



NEST NOTES

Winter 2015


BIRD'S EYE VIEW!




Whoo, Whoo! **DFCU Financial** deposited another \$50 dollars into my account again! This is the best day ever!




I know, right?! That extra money is called **CASH BACK!** And this is the 9th year in a row **DFCU Financial** has paid cash back to members like us!



All I can think about is everything I can buy with that money! Like bugs, lipstick, a new winter scarf. . .




It's fun to spend it right away, but I'm going to leave my \$50 in my account and save it.

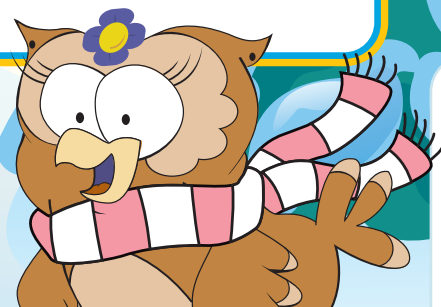



Save it? Why not spend it?

Because as I get older, I'll qualify for even more **CASH BACK!**



You are so smart! I'll save my **CASH BACK** too! Why didn't I think of that?




Let's tell all our friends about **CASH BACK!** **Wise Kids Club** and **CASH BACK** are great reasons to be a member of **DFCU Financial**. Whoooray!

HEY KIDS! HAVE A BALL AT THE UNIVERSITY OF MICHIGAN HOME BASKETBALL GAMES!

Here's how it works!

If you're between the age of 8 and 12 years old, you could have a "ball" on us! That's right! At each U of M home basketball game, DFCU Financial selects two (2) honorary "Ball Kids" to be treated like rock stars at the game! Just look at the cool things our DFCU Ball Kids get:

- Two (2) FREE tickets to the game!
 - COURTSIDE seats - on the floor behind the basketball hoop before the game!
 - Act as special assistants for special basketball game day duties!
 - FREE DFCU Financial Ball Kid t-shirt!
 - And fun memories to share with your friends and family!
- 

It's easy to enter! Here's what to do:

- Go to:
www.mgoblue.com/promotions/dfcu-ball-kids.html
- Complete entry form and submit.
- Keep your fingers crossed and if your name is selected, you will be contacted with final game day details!



HOW WILL YOU KEEP TRACK OF YOUR MONEY IN 2015?

Keep track of your spending. Write down ALL of the money you spend. Include any money that your parents, friends or relatives give you, as well as money earned from a chore.

[illegible]



Invite Our Wise Kids Club Friends To Your House To Make A Pinecone Peanut Butter Bird Feeder

Supplies:

Large Pinecone, Peanut Butter, Winter Bird Seeds, Mixing Bowl, String

Directions:

STEP
1

FIND A PINECONE

Go hunting in your yard for a large pinecone with lots of space between each row.

Place any tight pinecones in a 300-degree oven for about 10 minutes to open, with your parents' help of course!



STEP
2

APPLY PEANUT BUTTER

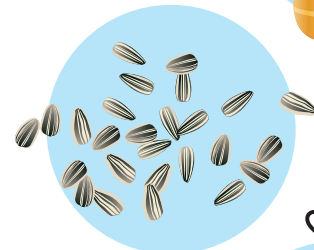
Spread peanut butter between the inner pinecone petals.



STEP
3

ADD BIRDSEED

Set the pinecone in a mixing bowl filled with birdseed mix, and gently push seeds into peanut butter.



STEP
4

HANG IT OUTSIDE

Tie a string around the top row of petals and hang your new bird feeder outside from a tree branch.



WATCH OUR FEATHERY FRIENDS APPEAR!

COUPON

NAME _____

ACCOUNT # _____

Too cold to play outside? Pick up a book and don't forget to use a bookmark to make reading fun! Deposit at least \$5 in your account at any DFCU Financial branch and receive an owl bookmark with stickers. Make your own bookmark! Coupon good while supplies last, so make your deposit today!



Hey Wise Kids! Whoooo's Got A Great Idea About How To Spend Your CASH BACK?

What are you planning on doing with your
2014 CASH BACK?

We'd love to hear about what you did with your
CASH BACK. Save? Spend? Share?

Send us an email at wise.kids@dfcufinancial.com

Include your first name, city you live in, and what you
plan to do with your **CASH BACK!**

We'll share your answers
in our April issue!

**Whoooo's story will
we share???!!**



WISE PARENTS

The beginning of the year is a great time to discuss financial goals with your children and explain how to budget and save what they earn to achieve their goals. Let them learn from your successes and missteps; encourage them to ask questions. If your children want to buy something, help them develop a plan for saving up to buy it themselves so they appreciate the achievement and life lesson. Discuss ways they can earn extra money, and create ways or chores for them to learn. Consistently reinforce the difference between "wants" and "needs," - it's a valuable lesson we all learn, and in the future, they will thank you!



WISE KIDS CLUB DFCU FINANCIAL PO BOX 6048 DEARBORN, MI 48121-9874

dfcufinancial.com

DFCU Financial is federally insured by the National Credit Union Administration.