

August 2017

Five Steps To Teach Your Kids Lessons About Money

1. **Start the Conversation** - Look for teachable moments in everyday life that can provide some value to your kids.
2. **Start Small** - Teaching your child about saving isn't immediate, so starting young is critical. Get them a piggy bank to visualize how money grows over time.
3. **Include Them in Budgeting** - When you sit down to do your budget, get some input from your kids! Let them know some of your savings goals, what you're saving for, and maybe even where you can stand to improve a little. Letting them be a part of your budgeting helps make money less abstract.
4. **Make Them Earn It** - It's easy to just give your kids money when they need it; however, it will be more beneficial to their growth if they earn it. Start by assigning your child an allowance for completing household tasks. Learning that money is earned, not given can go a long way in a child's life.
5. **Open A Savings Account for Them** - Help them build their own savings goals and allow them to make mistakes with your oversight. This can go a long way once they are actually managing their future finances. Come by the Credit Union to see about account options.

Credit Union Staff

Carol Long (Treasurer)

- Monday thru Thursday

Ronald Bonner

Sharon Rhodes

Jana Hale Trousdale

- Monday thru Friday

John Brooks

Eric Benson

- Part-time

HOURS:

8:30am – 4:30 pm

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Audio Banking –

1-866-301-1056

Facebook –

[www.facebook.com/Seagoville
FCU](http://www.facebook.com/SeagovilleFCU)



Did you open an account for a child who is now older than 8?

If so, please contact the Credit Union to see if a new account card is required for the child's account. Every child over eight years old must sign the account card for themselves.

Loan Rates*

Updated 10/20/15

New Vehicle

..... (as low as) **2.35%**

Used Vehicle

..... (as low as) **3.50%**

Recreational

..... (as low as) **4.00%**

Personal

..... (as low as) **8.90%**

Share Secured

..... (as low as) **2.20%**

For most current rates and qualifying information, contact the Credit Union. *Rates are subject to your credit score.

Checking Account will qualify you for an additional ¼% reduction from the above listed rate on a new loan.

THIS BACK-TO-SCHOOL SEASON GET \$100 IN THREE EASY LESSONS

It's Sprint's best Credit Union Member Cash Rewards offer EVER!

Lesson 1 — Give your kids a phone with the Sprint Unlimited Plan.

Lesson 2 — Get \$100 as a benefit of credit union membership for every new line you activate with Sprint. Current Sprint® customers receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.

Lesson 3 — You'll receive a \$50 loyalty cash reward every year for every line you activate.

Plus, you'll enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T and Verizon*.

Here's how:

- Become a Sprint customer and mention you're a credit union member.
- Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union® Rewards app.
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Important Dates

September 4th	Closed for Labor Day
September 22nd	First Day of Autumn
October 9 th	Closed for Columbus Day
November 5th	Daylight Savings Time Ends
November 9th	Christmas Club Accounts Mature
November 10th	Closed for Veterans Day
November 23rd	Closed for Thanksgiving Day
December 25th	Closed for Christmas Day
January 1st	Closed for New Year's Day
January 15th	Closed for Birthday of Martin Luther King Jr.
January 20th	Annual Board Meeting and Dinner

back to
School



School is just back in session, need funds for extra school uniforms, activity fees, etc.?? Give us a call or come on in and we can look at a small loan to get you started.

The Credit Union's Annual Meeting and Dinner
(and raffle!)
will be held Saturday, January 20, 2018 at the Hella Shrine in Garland.
More information will be in your January statement.