



**If you have time to play, you have time to earn... and save!**

**Talk to your parents about saving.**

Would they be interested in contributing to your student savings account through payroll deduction? If they would, consider yourself lucky to have such helpful and cooperative parents!

However, **we want YOU to develop your own healthy savings habit.** Ask yourself, "When and why do I get money?"

Whenever money comes your way, we encourage you to deposit at least a portion of it into your NFCU savings or Christmas Club account!

**Set a savings goal!**

Is there something REALLY special you could be saving for? Maybe it's your first car...or college tuition.

Sometimes being excited about a goal is all it takes to get you thinking creatively and coming up with all sorts of safe, fun ways to earn and save more money! ■



**Christmas Club for Students**

The holidays can be SUCH an expensive time for teens! Everywhere you turn, there's a gift to buy and other holiday-related expenses.



**Great idea: Be proactive!**

As long as you already have an NFCU student savings account, you are eligible to open an NFCU Christmas Club account -- any time! **Here's how it works:**

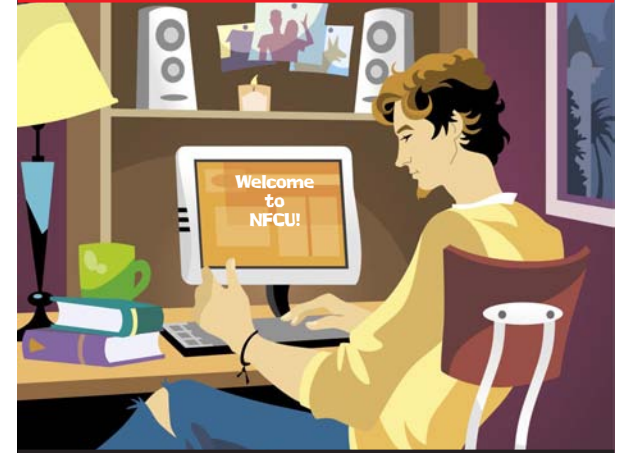
Throughout the year, as you can spare a little cash, sock it away into your Christmas Club Account. FYI...the Christmas Club "Year" runs November 1st through October 31st, when your Christmas Club funds will be automatically transferred to your student savings account. **Ho Ho Ho!**

Note: You will be charged a \$10 fee for withdrawals made before the November 1st funds disbursement. So don't touch it!

**Fast track savings....**

*Do you have a part time job? Does your employer offer payroll deduction? If yes, then arrange to have the amount you choose deposited into your NFCU savings or Christmas Club Account every payday! You'll save without even having to think about it. (Just watch your money grow!)*

**Student Savings**



Welcome to--

**Nashville Firemen's Credit Union...**

(where smart teens save first...spend later!)

P.O. Box 60567  
908 Woodland Street  
Nashville, TN 37206  
Phone: 615-226-3473

**Mainline: 5432**  
FAX: 615-862-5433

**www.nashvillefirecu.org**

Financially Speaking:



## The teen years -- What a ride!

Nashville Firemen's Credit Union is extremely proud to serve and welcome all the high school and college students in our Credit Union family.

If you are 13 to 17 years of age and don't yet have a student savings account with us, we invite you to sign up! Stop by the NFCU office to fill out an application -- or just call, and we'll mail one to you!

Need to start saving money for tuition...or books...or a new laptop? As you are able, start socking away money into your NFCU savings!

Need to save up some "mad money" that you can spend on fun? We WANT you to have fun! So start saving!

Take control of your cash -- or it will flee faster than last year's thrill ride!

YOU focus on doing well in your studies. NFCU will focus keeping your savings accounts safe and earning maximum dividends. Fair 'nuff? ■

## Feed your savings!

There's a good chance more money comes your way than you realize! The key is to SAVE some of it!

**If you're still at home, do you get an allowance from your parents?** Save a portion of it. You CAN do it! Get in the savings habit!

**Did Uncle Jack give you birthday cash?** Sock it away in savings before it has a chance to burn a hole in your pocket! We promise, it'll "spend" later!

**Got a part-time job?** (Way to go!) Why not always deposit at least a portion of your pay into your savings account?

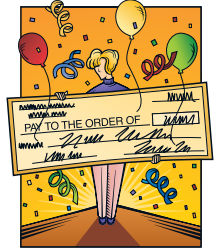
**Have you received a scholarship...or some other chunk of money that needs to be out of your pocket and in a safe place!** You know what to do. **Save it!**

## Watch it grow!

For any saver, socking away money and allowing it to grow (with interest!) is the ultimate goal. So...save all you can, and leave it alone as long as possible so your balance truly CAN grow!

When you need to withdraw some of your savings, it's yours! We just encourage you to spend it wisely -- then remember to keep saving! ■

## Got savings? Get checking!



If you are at least 16 years of age and have a student savings account, we invite you to open a student **CHECK-ING** account with us also! You'll save money by keeping your business at the Credit Union!

With NFCU student checking, you'll pay **no monthly service charge**, there's **no minimum balance requirement**, and your first order of **150 checks is FREE!** It's easy to transfer money from your savings account to your checking account to cover upcoming expenses. You also may apply for an ATM/Debit card for easy access to your cash.

For more information, pick up an NFCU Student Checking brochure...or view it online at [www.nashvillefirecu.org](http://www.nashvillefirecu.org).

Questions? Just give us a call! ■

### Reminders:

- ◆ Students can make up to six no-fee savings withdrawals per quarter. After six, there is a \$5 fee per withdrawal.
- ◆ Dividends are posted quarterly.
- ◆ Each quarter's statement brings you a fresh issue of your **newsletter!** Give it a read for encouragement to keep saving --and opportunities to participate and win prizes! ■