



Shari Salmonson sold our first (and so far only) \$500 heart to Affordable Auto of Cambridge! At right, Cub's walls were filled with hearts!



Chain of Hearts raises \$10,000 thanks to members' generosity!

Minnco's annual Chain of Hearts campaign once again reached its goal of \$10,000! The money raised supports the Children's Miracle Network and directly benefits Gillette Children's Specialty Healthcare.

The staff was excited to have a familiar face back as this year's spokesperson. Emily visited all of the offices before the campaign began and shared her story of how the doctors and staff at Gillette have helped her. Her beautiful smile was an encouragement to everyone.

The funds that are raised stay in Minnesota and are used to help children in our communities. Gillette provides services to children with brain or spinal cord injuries, cerebral palsy, arthritis, neurological disorders, complex orthopedic problems, spina bifida and more.

Sometimes change is difficult. Even if we know something is good for us (vegetables and exercise, anyone?) we resist it. So it is with finances. A lot of people are unhappy with their bank right now, which we can totally understand. Yet these people continue to use their bank-issued credit card and deposit into their formally-free bank checking account. Why? Perhaps the thought of making a change holds about as much appeal as the bank's products and services do. In other words, not much.

But you're already ahead of the game. Because you're a member of Minnco, you have (at the minimum) a savings account with us. But to truly realize the benefits of credit union membership, your checking account, direct deposit, credit card, IRA, car loan, and mortgage should also be with Minnco. Why? Because the average person saves \$200 each year by using the services of a credit union!

IT'S ABOUT TIME. (AND MONEY!)

It's your time, and your money. Make the most of them. Move more of your money to Minnco today.

Emily is a member of Minnco Credit Union. Emily is also a patient at Gillette Children's Hospital.






Emily is one of the many special reasons Minnco supports the Chain of Hearts.

Thank you for your contribution!



Start Your Children Young to Learn the Savings Game

Join the savings team! By teaching kids how to save for their goals, they'll have one of the most difficult aspects of saving under their belt by the time they're teens—consistency!

Here are just a few examples to help teach kids of different ages about the savings game:

-  Have young children—preschool age—sort different types of money into piles by color and size.
-  Play grocery store or credit union/bank. Help them use a pretend cash register.
-  At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop—for example, show them that for every \$4.99 box of cereal, there may be similar brands on sale for half as much.
-  As kids get older, let them know what things cost. Share sales receipts and bills that you receive for items or services you've purchased for them.
-  If you decide to pay your kids an allowance, include them in the decision. Discuss allowance amounts and what they should use their allowance for. The amount is your call, but allow them input. One idea is to have

children set aside part of their allowance for spending, part for saving, and part for sharing. Clarify what you'll pay for and what they should be responsible for. For example, when you're at the movies, maybe you agree to pay for a small drink and popcorn, but the Milk Duds are on them.

-  Show children what compounding interest means. Explain that as kids save, they're constantly earning dividends on their savings—on top of that, they're earning dividends on their dividends.
-  As kids reach high-school age, clarify what you will pay for and what your children are responsible for. For example, your kids may want the newest cell phone that comes with a really high price tag. Establish your spending limit. If they still want the more expensive version, have them make up the difference. Often, once the responsibility of paying for items is on kids, the "latest and greatest" aren't so important.

Join us as we celebrate **National Credit Union Youth Week** from April 18-24. Our theme for 2010 is "Get in the Savings Game." We have a lot more ideas to help you raise financially savvy kids. Start them right financially and see how they can get in the savings game at Minnco!

get in the **savings game**

Be a savings winner!

Enter our **Get in the Savings Game** coloring contest! Look for your sheet in your Sylvester Club Spring newsletter. Bring it in between April 18-24 and get a prize just for entering! A grand prize winner will be selected in the following age groups: 0-4; 5-8 and 9-12.