

BE SMART ABOUT MONEY

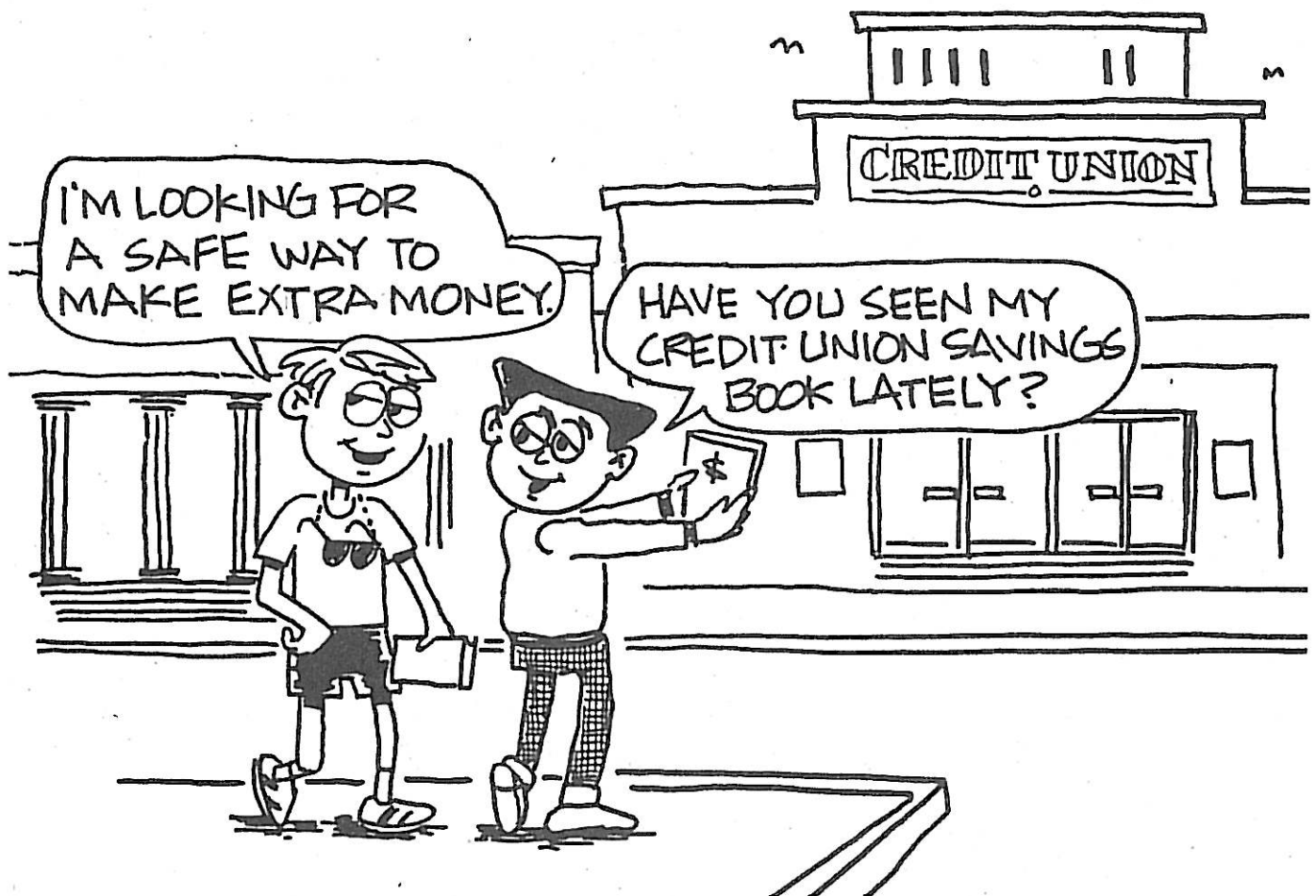
Taking good care of your money can help you get what you want out of life. It doesn't matter whether it's a CD or a college education. Smart saving and spending can provide you with extra money to get the things you need and want.

A wise money manager puts savings into a credit union. When you open an account in a credit union, you become a member of it. Your savings are called "shares" and represent ownership in the credit union.

It's smart to open a share savings account, because your money earns dividends. Dividends are a fee the credit union pays you for letting it use your money.

When you are ready to spend your money, you can get more out of it by following three rules of smart shopping: research, ask questions, and shop around.

You'll find out it makes sense to be smart about money.



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