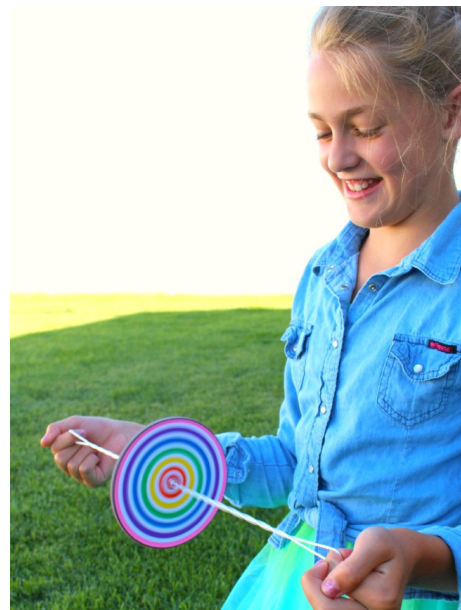


Paper Spinner!

WHAT YOU'LL NEED:

twine
cardboard
paper
markers
scissors
glue sticks



HOW TO MAKE THEM:

1. Cut 2 circles out of paper that are the same size
2. Decorate and color your circles
3. Use one paper circle to trace a circle on a cardboard box to cut out
4. Glue one paper circle to each side of the cardboard circle
5. Poke two holes right in the center of the cardboard circle
6. Take a piece of rope (about 28 inches long), fold in half, and run the rope through the holes and tie a knot
7. Take a piece of rope in each hand with the circle in the middle and move it in circles to get the rope twisted
8. Now you pull, relax, and let it spin!

Word Scramble!

See if you can unscramble the letters to make a word! Answers are to the right.

YOEMN
NEHCKICG
LODLARS
HAEGCN
EPSND
RRWOBO
TOCCUAN

ANSWERS:
Money, Checking, Dollars, Change,
Spend, Borrow, Account.



MEMBERS FIRST
CREDIT UNION

find your happy.

MONKEY
business

What is a credit union?

If you're like most kids, you probably don't spend a lot of time thinking about or talking about credit unions. But if you want to start saving your money, a credit union is a great place to start!

To understand what a credit union is, let's take a look at the two words that make up the name. **Credit** means the balance in a person's favor in an account (such as the money someone has in their credit union account). **Union** means join or bring together. So a credit union brings people together for credit.

Check out these facts about credit unions!

- A credit union is a place that helps people save money.
- A credit union offers "a fair return" or a fair interest rate on the money that people save there.
- People who save their money at a credit union are called members of that credit union.
- A credit union is owned by the people who save their money there, so the members are also called owners.

Yes - that means YOU are an owner of Members First Credit Union!!

- A member can get a loan from the credit union.
- The member pays interest on the loan, but the interest is usually less than people pay at other financial institutions.
- A credit union is a not-for-profit financial institution. That means a credit union is not in business to make money, unlike a bank. It means that they can help their members save and earn more money!

Once you've earned your allowance, don't forget you can also save it! As part of the Kid's Club, you get rewarded for saving money.



ONE FULL STAMPED CARD:
Color changing waterbottle



TWO FULL STAMPED CARDS:
Gumball machine OR piggy bank



THREE FULL STAMPED CARDS:
Drawstring bag



FOUR FULL STAMPED CARDS:
A gift card for a book or toy

FUN and FREE things to do this summer!

PRACTICE YOUR HOBBIES LIKE A SPORT OR AN INSTRUMENT

CATCH FIREFLIES IN A JAR

COLOR A PICTURE

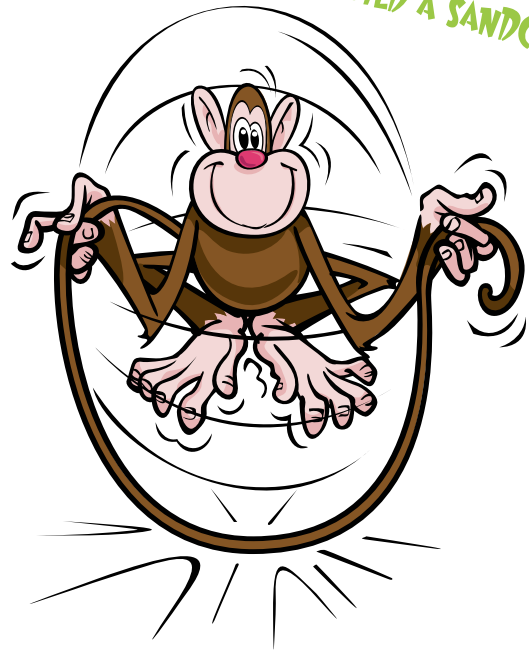
PLAY JUMP ROPE, HIDE AND SEEK, TAG, OR OTHER FUN GAMES OUTSIDE

PLAY DRESS UP

GO FOR A WALK WITH YOUR PARENTS OR FRIENDS

USE YOUR IMAGINATION TO SEE WHAT THE CLOUDS LOOK LIKE TO YOU

BUILD A SANDCASTLE



2ND QUARTER DIVIDENDS

Our Board of Directors has announced .15% Annual Percentage Yield for the 2nd quarter regular shared dividend paid on June 30, 2017. Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.