



CREW'S NEWS

Brought to you by
Gateway Metro Federal
Credit Union

Fall 2018

The Coins Take Metro to The Vet

Today was the day, Metro was going to go to the vet for his yearly check up. Penny & Nick were excited because they had never been in a vet's office before.

Metro looked a bit nervous as they waited for the veterinarian, Lucy, to come in the room. As soon as Metro saw Lucy, he got excited and started wagging his tail. Lucy said "Hi Metro! How are you, buddy?" as she pet him. Lucy examined his paws, his eyes, and asked a few questions about what he eats and how active he is. Lucy told Penny and Nick that Metro was a healthy dog.

Penny loved how excited Metro had been when he saw Lucy and she loved that Lucy got to be around animals all day. Penny decided she wanted to be a veterinarian when she grew up just like Lucy. How exciting it would be to see all the happy animals and get to make them better when they were sick.

When Penny & Nick got home, Penny told her mom about how she wanted to be a veterinarian when she got older. She and her mom started to make a savings plan for her future veterinarian school costs.



SHARE CERTIFICATES

One of the savings ideas, Penny and her mom spoke about was a share certificate. Share certificates are one of many ways to invest in your money.

What is investing? Investing is putting out a sum of your money in order to make more money (a profit). With a share certificate, you deposit funds into an account for a certain period of time. The institution where you open the account, agrees to pay you a specific amount of money back in the form of dividends or interest. The amount of money they pay you usually depends on the time period you agree to leave the money in the account. Youth members at Gateway Metro Federal Credit Union can open a certificate with as little as \$100.00 for terms ranging from 6 months to 6 years.

10.00% YOUTH SHARE CERTIFICATE*

One of the tools we offer parents and grandparents for teaching children and grandchildren ages 10 to 17 about saving is our Youth certificate. If you have checking and direct deposit with us, \$100 is all it takes to enjoy 10.00% APY on balances up to \$1,000!* To receive dividends, certificate holders must complete an online financial education course, and the Share Certificate will transfer to a savings account on your child or grandchild's 18th birthday.

If your parents or grandparents don't have checking and direct deposit at the credit union, don't worry! We still have Youth Share Certificate options available at the same rates and terms as our regular Share Certificates.

*APY=Annual Percentage Yield. Rates subject to change. Terms and conditions apply. Contact GMFCU for details.

Fall Coloring!

Color this page, and when you finish, bring it to any Gateway Metro Federal branch by November 15, 2018 to get \$5 deposited into your savings account and pick a prize from our treasure chest!



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