







Student Savers

QUARTERLY BULLETIN

January 2016

Student Savers Incentive Program

Fulda Area  Credit Union Student Savers Rewards Program Name: _____ Account Number: _____ Age: _____ Office Use Only: Student/Guardian Signature: _____ x _____ Teller Number: _____ Date: _____ Federally Insured by NCUA.		 	
			

Example
of rewards book
and incentive
stickers.

Our student saver incentive program provides students savers the opportunity to be rewarded for meeting the quarterly savings challenges, participating in student savers events, and contests! Students who meet these requirements will receive incentive stickers in the quarterly newsletter. Stickers must be collected in their Fulda Area Credit Union rewards book, which should be received upon account opening, or may be obtained at any Fulda Area Credit Union branch. Once a student fills their entire rewards book with incentive stickers, they may bring it into any branch and exchange it for one of the available prizes at that time!

Please note that students are only eligible for one sticker per qualifying activity, event, or contest, therefore students should not have duplicate stickers. All incentive stickers are responsibility of the student/guardian. Lost or stolen stickers will not be replaced. Stickers will not be distributed after the event, contest, or challenge has been completed.

1st Quarter Savings Challenge January - March 2016

0-7 years old = \$25.00
8-12 years old = \$50.00
13-15 years old = \$75.00
16-18 years old = \$100.00

If the student savers account shows a net increase of the savings goal listed above the child will earn an incentive sticker in the next quarterly bulletin.

Congratulations!

If you met the 2015
4th Quarter Savings
Challenge you will find your
name and your incentive
sticker here:

If you didn't receive an incentive sticker, you missed the savings challenge requirements! Start saving your money to see if you can meet the next savings challenge requirements!

THIS YEAR'S THEME FOR NATIONAL CREDIT UNION YOUTH MONTH HAS BEEN REVEALED!



Stay tuned for upcoming events, challenges, and contests during April in celebration of National Credit Union Youth Month!



Class of 2016

**Are you graduating this spring?
Are you attending college in the fall?
Do you have a G.P.A of 2.0 or better?**

If you answered yes to all of these questions you may be eligible to apply for our 2016 scholarship awards!

This year we will be awarding 8 scholarships each worth \$500.00!

Applications are available at any of our branches or online at www.fuldaareacreditunion.com.

Submit your scholarship applications by February 29th, 2016!

*Eligible applicants may only apply to receive one \$500.00 scholarship. Applicants will be categorized into Fulda, Windom, Worthington and Jackson groups based on the information submitted on your application.

Federally Insured by NCUA

SAVE MONEY. WIN MONEY.

Now Available!



For every \$25 increase in your balance, you earn one entry into each of the following drawings*:

- \$100 monthly
- \$1,000 quarterly
- \$5,000 annually

Students are eligible for WINcentive Savings accounts with parent/guardian signature upon account opening!

Open your account today!

*See member representative for complete terms, conditions, and official rules. Prize amounts are estimated and may be changed from time to time.