

Sand Dollars



Learn About the Florida State Bird - the Northern Mockingbird

The common mockingbird (*Mimus polyglottos*) is a superb songbird and mimic. Its own song has a pleasant lilting sound and is, at times, both varied and repetitive. Often, the mockingbird sings all night long, especially under bright springtime moonlight.

Mockingbirds are usually about ten inches in length, with a fifteen-inch wingspan, grayish upper portions, white undersides, and white patches on the tail and wings. The female has slightly less whiteness in its feathers than the male.



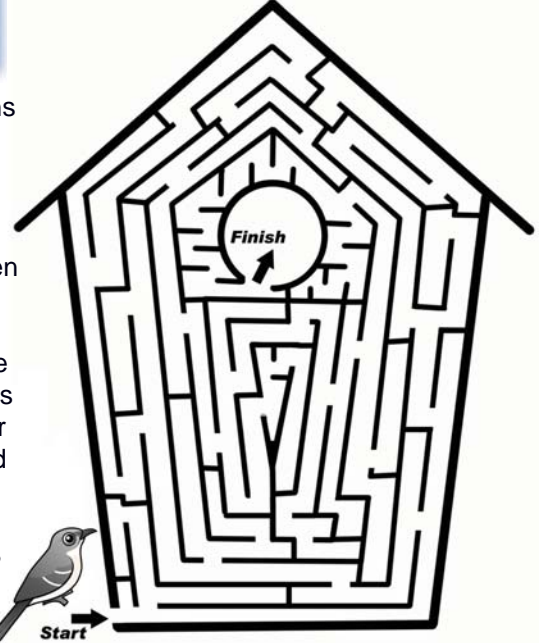
The mockingbird is helpful to humans because it usually feeds on insects and weed seeds. In the summer and fall, it also eats ripe berries.

The nest, a joint project of the male and female mockingbird, is a bulky, open cup of grass, twigs, and rootlets carelessly arranged in a dense tree or bush. The three to six eggs per nest are a pale blue-green with brown spots. This year-round Florida resident is known for its fierce defense of the family nest, and has been known to attack cats, hawks, ospreys, squirrels, and people.

Senate Concurrent Resolution No. 3 of the 1927 legislative session designated the mockingbird as the

state bird. Not only a Florida favorite, it is also the state bird of Arkansas, Mississippi, Tennessee, and Texas.

From <http://dhr.dos.state.fl.us/facts/symbols/symbol.cfm?page=1&id=4>

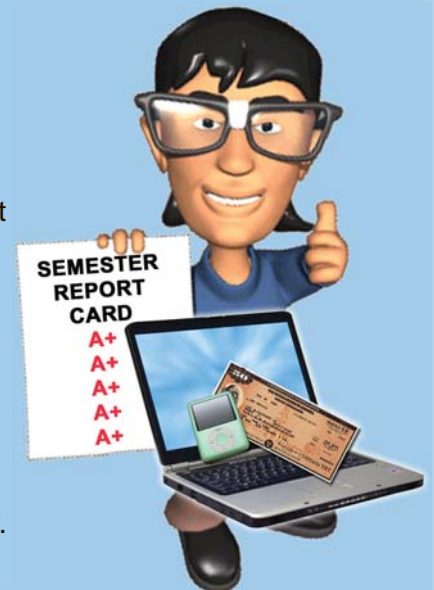


KSCFCU Presents First Semester 'A Positive Future' Program

To reward our local students who "make the grade" and encourage students to do well, KSCFCU is inviting students to show us their "A's". Each "A" will earn an entry into the first semester drawing, with a chance to win a laptop computer, an iPod Nano, or a \$50 savings bond. The more "A's" you earn, the more entries into the drawing.

- ☺ All public, private, and home-schooled students in grades K-12 qualify.
- ☺ Students must have an account at KSCFCU in order to enter. Any student in Brevard or Volusia County can open a savings account with only a \$5 membership fee. (A \$25 minimum balance is required at all times and an adult must be on the account.)
- ☺ Each final semester grade of an "A" qualifies for an entry. (Example: 5 "A's" = 5 entries)
- ☺ For younger students in grades that do not receive "A's" but instead receive "O's", each final "O" at the end of the semester would qualify for an entry.
- ☺ Deadline to enter first semester drawing: Friday, February 12, 2009.

Winners will be randomly drawn and contacted following the deadline. Good luck, and congratulations on a great first semester for the 2009-2010 school year. Have a terrific second semester!

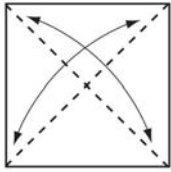


Make A Fortune Teller And Have Fun With Your Friends

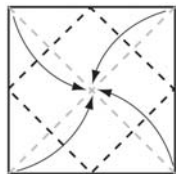
This fortune teller is an easy craft that is fun to play with and a simple introduction to the Japanese art of folding paper, origami.

Items Needed to Make Feeder:

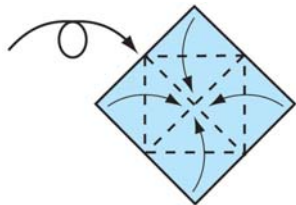
- 1 piece of standard origami paper
- ~or~
- 1 piece of 6" x 6" square paper



1. Start with white side up. Fold diagonally in both directions.

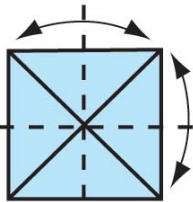


2. Fold each corner into the center point.



3. Turn over and again fold each corner into the center point.

4. Fold in half along creases shown, both ways, and open.



5. Number each segment from 1-8.

6. Open up each flap and write a fortune in each segment.



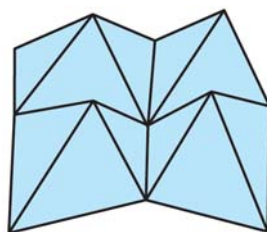
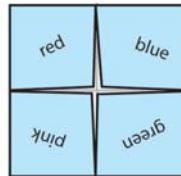
Here are some examples of fortunes you can write, but you can also make up your own.

Fortunes you can use:

1. You will get an "A" on a test.
2. You will be rich.
3. You will have very good luck today.
4. You will have many friends.
5. Do a good deed today.
6. Someone will call you today.
7. You will go to a party soon.
8. Be careful on Tuesday.

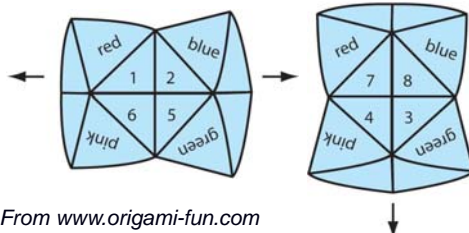


7. Turn the model over and write a colour on each flap as shown.



8. Finished Fortune Teller. Use your fingers to open it up.

9. The fortune teller in action. Move your fingers together one way and then the next.



From www.origami-fun.com

Cool Facts About Money

- ☺ A stack of \$1 bills one mile high would contain over 14 million bills.
- ☺ If you had 10 billion \$1 bills and spent one of them every second of every day, it would take 317 years for you to run out of money.
- ☺ Have you ever wondered how many times you could fold a \$1 bill before it would tear? About 4,000 double folds (first forward and then backwards) are required before a note will tear.
- ☺ The 8 billion bills printed each year are enough to wrap around the earth's equator over 30 times.
- ☺ It takes 40 tons of pressure or about the weight of 10 elephants to stamp the design of a penny.

Psst: Please Pass the Word!

When you find a cool new video game, do you tell your friends? Or how about when you discover an awesome ice cream flavor? You let your friends in on the news because it feels good to share.

Here's some more news to share: everyone in your family



can join the credit union. Let your family members know how much fun it is to save at the credit union.

Once they stop in, they will learn about other ways the credit union can help them. They will find out about easy ways to make their savings grow. They also will find out about how to get a better deal on a loan. So pass the word. You will feel good about it. And so will your family members.

Dividends Established Month Ending September 30, 2009

Savings:	Rate	APY*
\$25.00 - \$199.99 (minor accts.)	.40%	.40%
\$200 - \$2,499.99	.40%	.40%
\$2,500 - \$9,999.99	.40%	.40%
\$10,000 - \$24,999.99	.40%	.40%
\$25,000 - \$49,999.99	.50%	.50%
\$50,000 - \$99,999.99	.50%	.50%
\$100,000 and up	.50%	.50%
Checking:	.20%	.20%

*"APY" as used above means "annual percentage yield." Contact a Credit Union employee for further information about applicable fees and terms.

Dividends will be compounded monthly, and dividend rates may change monthly. Please see www.kscfcu.org, call 321-455-9400 or 1-800-662-5257, or inquire at your local branch for current rates.

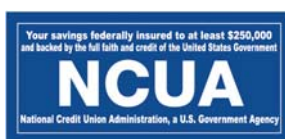
Just For Laughs

Q. What animal has more lives than a cat?

A. A FROG!
It croaks every night!



www.kscfcu.org



KSC Federal Credit Union
300 S. Plumosa Street
Merritt Island, FL 32952
321-455-9400
800-662-5257