



RIP TIDES

FINANCIAL INFORMATION FOR TEEN MEMBERS OF KSC FEDERAL CREDIT UNION

KSC FEDERAL CREDIT UNION CONGRATULATES THE "A POSITIVE FUTURE" WINNERS!

In an effort to reward our local students who "make the grade" and encourage students to do well, KSCFCU presented student members with an opportunity to show us their "A's", and enter to win!

Three winners were drawn from submitted entries. Leah H., of Sculptor



Port St. John Branch Supervisor Brenda Robinson with laptop winner Leah H.



Loan Interviewer Tami Sheppard from the Titusville Branch and I-Pod winner Kristopher T.

Charter School in Titusville and a resident of Cocoa, won a Dell laptop computer. Kristopher T., of Titusville High School, won an I-Pod Nano. Xavier J., of Cocoa Beach Junior/Senior High and a resident of Cape Canaveral, won a \$50 Savings Bond.

Congratulations to our three winners, and great job to all the KSCFCU student members who entered for getting terrific grades! Keep working hard and getting "A's", and enter again in January for our next semester "A Positive Future" drawing!



Xavier J., savings bond winner, and Ruth Twente, Merritt Island Branch Supervisor.

COUNTDOWN: 10 GREAT REASONS TO EXERCISE

It's hard to get started in an exercise program, but you can see terrific results. When you feel like you're going to delay starting to exercise, go over these fantastic reasons to work out regularly.

10. Running and walking are convenient. All you have to do is walk out the door and put one foot in front of the other.
9. Running doesn't cost much. Splurge on good running shoes, but go the el-cheapo route for shorts, t-shirts, and sweats.
8. Your heart becomes more efficient at pumping blood and oxygen through your body every time you exercise aerobically.
7. It's an awesome time to chat with friends. (And talking slows your pace, so you'll exercise longer.)
6. It's a perfect time to be alone and think. You'll be blown away by the creative thoughts — ideas for research papers, ways to end that fight with your best friend, and what to say to that cute kid in the neighborhood.
5. The benefits of cross-training extend to all sports you do. Aerobic exercise conditions your body to perform longer, faster, and more efficiently. Wait until your coach sees you play soccer or baseball!
4. The more exercise you do, the more energy you'll have for hours afterwards. Your body will kick into overdrive after a few weeks of conditioning and you will feel more energized than you ever have before.
3. It makes you feel great physically. The progress is truly dramatic! Every time you work out, your muscles develop strength and power. Your lungs hold mega amounts of oxygen. Your metabolism will burn extra fat for hours afterwards.
2. It makes you feel good mentally. Not everyone has the discipline and ability to set a goal and reach it with slow, steady and hard work.
1. Aerobic exercise, especially running, can help make feelings of depression and frustration disappear. After 20 or more minutes of continuous slow running, your body releases powerful hormones (called endorphins) that start pumping through your bloodstream, producing a strong "runner's high" that does wonders for your self-esteem.

KSCFCU AND ACCEL®/EXCHANGE PROVIDE COLLEGE GRANTS

With the support of KSC Federal Credit Union, Kyle H. of Merritt Island and Laura L. of Cocoa were selected as grant recipients in the Education Exchange 2009 College Grant Program.

The Education Exchange is sponsored annually by the ACCEL®/Exchange Network, an electronic funds transfer network owned and operated by Fiserv, Inc. From a pool of thousands of applicants, 34 grants of \$1,000 and \$5,000 totaling \$50,000 are offered to students based upon scholastic achievement, community involvement, qualities of character and leadership, and financial need.

Education Exchange College Grants are awarded to graduating high school seniors for use in their first year of college.

KSCFCU presented the Education Exchange program to local students by providing application materials at all KSCFCU branches, and supplying applications to all Brevard and Volusia County public high schools.

KSCFCU would like to congratulate Kyle and Laura, both recipients of \$1,000 grants, and wish them luck as they embark on their college education.

KSCFCU AND TEENS

As a teenager, you may be working at your first job and thinking about going away to college. KSC Federal Credit Union is glad to offer its 16 and 17 year old teen members some exciting options.

Once you reach 16 years of age, you may qualify for a Classic Checking Account. In order to get a checking account, you will need your parent or guardian to be joint owner on the account. The KSCFCU Classic Checking account features no minimum balance, no monthly service charge, no per-check charge, and unlimited check writing.



Once you have a checking account, you can then request an ATM Card and a Visa Check Card. KSCFCU ATM cards can be used with no fee at all KSCFCU branches and at any Publix™ Presto! ATM with no fee. Visa Check Cards are a fast and convenient way to make purchases, automatically deducted from your checking account. Checking accounts, ATM cards, and Visa Check Cards all require credit approval.

KSCFCU can also help you build a good credit history with a Student Visa Card. With up to a \$500 credit limit for first-time credit card users, you can make purchases anywhere Visa is accepted. You'll need a joint owner on the Visa Credit Card, and using it responsibly will help you build great credit.

The best way to manage all these accounts and services is with KSCFCU's FREE Online



Banking and FREE BillPayer. Check your balances, view transactions, see which checks have cleared, transfer money between accounts, and pay your bills, all at your own computer, any time of the day or night.

KSCFCU offers teens these exciting options to help you build financial responsibility early, and help you through all the stages of your life. Talk to your parents or guardians and see if they think you're ready to take this next step. When you're ready to take charge of your finances, KSCFCU is here to help you.

TIPS ON FILLING OUT THE FAFSA

Filling out the Free Application for Federal Student Aid (FAFSA) can sometimes be tricky. The following pointers should help you through the process.

- **Why fill out a FAFSA?**

The FAFSA is the first step in the financial aid process. It is used to apply for federal financial aid, such as grants, student loans, and work-study. Even if you don't think you are eligible for financial aid, you should still fill it out because many states and schools also use it to award non-federal aid.

- **Online or paper?**

There are two ways to complete the FAFSA. You can do it online at www.fafsa.ed.gov or you can submit a paper copy, which you can get by calling 1-800-4-FED-AID. Most financial aid administrators prefer the online method because it cuts the processing time in half. If you file the FAFSA online, make sure to get a PIN number sometime in December, so you will be ready to complete the form as soon as possible after January 1st. Filling out the FAFSA is free when you go through www.fafsa.ed.gov, so be sure to type in the correct web address. Some websites with similar names will charge a fee to submit your application.

- **When is it due?**

Deadlines for aid from your state, school, and private sources are usually earlier than deadlines for federal aid. Most colleges have financial aid priority deadlines in early February; therefore, it is important that you apply for aid as soon as possible after January 1st.

HOLIDAY ACCOUNT REMINDER

As a reminder, the entire balance in your Holiday Account will be transferred to your Savings Account at the close of business on October 30th, 2009. Your Holiday Account will remain open.

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.

HOLIDAY CLOSINGS

All branches of KSC Federal Credit Union will be closed on Monday, October 12th for Columbus Day. All branches will be closed on Wednesday, November 11th for Veterans' Day, and on Thursday, November 26th for Thanksgiving Day. Headquarters, MFF, and C.C.A.F.S. branches will also be closed Friday, November 27th for the Thanksgiving Holiday. All branches will close at 2:00 p.m. on Thursday, December 24th and will be closed on Friday, December 25th for Christmas Day. All branches will close at 2:00 p.m. on Thursday, December 31st and will be closed on Friday, January 1st, 2010, for New Year's Day.

www.kscfcu.org



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