



# RIP TIDES

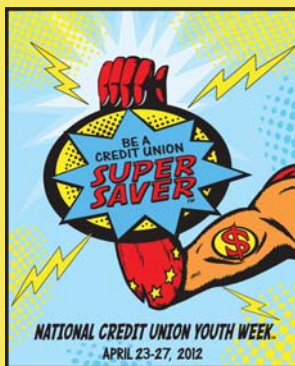
FINANCIAL INFORMATION FOR TEEN MEMBERS OF KSC FEDERAL CREDIT UNION

## CELEBRATE NATIONAL CREDIT UNION YOUTH WEEK

You're a superhero when you save at KSC Federal Credit Union. Be a Super Saver and celebrate National Credit Union Youth Week April 23rd through the 27th.

It's a great time to open an account, so tell your friends. If they open an account between April 23rd and April 27th, they'll automatically get an entry into a drawing for a Kindle. When you make a deposit into your KSCFCU account during Youth Week, you'll also get an entry into the drawing.

KSC Federal Credit Union membership is open to all of your family members who live, work, or worship in Brevard or Volusia County. Celebrate National Credit Union Youth Week, and be a Super Saver.



## BOARD OF DIRECTORS

J. Albert Diggs, Jr., Charles Jenkins, Jr., and Yvonne Parker were elected to the Board of Directors at the Annual Meeting on February 15, 2012. David Banks was chosen as a member of the Supervisory Committee.

## CONGRATULATIONS, GRADS! MAKE YOUR NEXT MOVE WITH KSCFCU

Congratulations to all KSC Federal Credit Union members who graduate from high school this spring! You should be proud of your accomplishments and look ahead with great excitement.

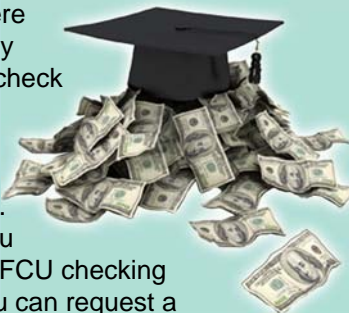
As you begin planning for your future, KSCFCU is here to help. Making the move from child to adult will be simpler with your credit union on your side. When you turn 18, not only will you switch to the adult newsletter, *Shore Lines*, but you will find that KSCFCU offers you much more than just a savings account.

Are you thinking of getting a summer job or a year-round job? Make sure you speak to your employer about direct deposit. With this free program, your paycheck is deposited directly into your KSCFCU account instead of a paper check being issued to you. The need to stand in line and deposit your check is eliminated, and you don't have to worry

about it getting lost or damaged.

If you do not already have a checking account, now is a great time to open one with KSCFCU. With the Classic Checking account, there is no monthly fee, no per-check fee, and no minimum balance requirement.

When you have a KSCFCU checking account, you can request a Visa Check Card and an ATM Card. The Visa Check Card functions as a debit card, can be used wherever Visa is honored, and is great for everyday purchases. The KSCFCU ATM Card is honored at thousands of ATMs internationally, and can be used with absolutely NO fee at any KSCFCU ATM or at any Publix Presto!® ATM.



## KSCFCU CONGRATULATES "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.

Two winners were drawn from submitted entries. Stephanie B. from Space Coast Jr./Sr. High School won a Kindle. Lillian R. of Gardendale Elementary in Merritt Island won an I-Pod Nano.

Congratulations to our two winners, and great job to all who entered for getting terrific grades! Keep working hard and getting "A's", and enter again in June for our second semester "A Positive Future" drawing.



Member Stephanie B. of Cocoa displays her prize, a Kindle.

KSCFCU is also here to help when you are ready to get your first credit card or buy your first car. Come talk with us when you're ready to take these steps.

The best way to manage all your 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. If you use PCU, you can also sign up for Mobile Banking with Internet Access and Text Banking to obtain account information with your cell phone.

KSCFCU has been happy to be your financial institution as you grew. Now that you are entering adulthood, KSCFCU has all the tools you need to build financial strength for your future.

# APPLYING FOR SCHOLARSHIPS

Most scholarship secrets simply boil down to using sense and following directions. Here are some tips.

- **Start Researching Early.** The earlier you start, the more options there will be.
- **Read Requirements Carefully.** If you have a question about eligibility, contact the scholarship sponsors immediately.
- **Organize Materials.** Create a separate file for each scholarship and file by application date. Keep a calendar.
- **Proofread Carefully.** Use spell-check, but also get someone else to read it over.
- **Don't Leave Items Blank.** This will slow down the processing.
- **Follow Instructions to the Letter.** Be precise and accurate.
- **Make Sure the Application is Legible.** Type or print application forms and essays.
- **Make Copies of Everything.** If application materials are lost, have copies so you can resend them.
- **Get Your Applications in Early.** Missing deadlines means missing out.



## DIVIDENDS ESTABLISHED MONTH ENDING MAR. 31, 2012

Savings:	Rate	APY*
\$25.00 - \$199.99 (minor accts)	.20%	.20%
\$200 - \$2,499.99	.20%	.20%
\$2,500 - \$9,999.99	.20%	.20%
\$10,000 - \$24,999.99	.20%	.20%
\$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](http://www.kscfcu.org), call 321-455-9400 or 1-800-662-5257, or inquire at your local branch for current rates.

## SIMPLE, EVERYDAY THINGS YOU CAN DO TO SAVE MONEY

Everyone can use a little guidance on how to save more money. Here are suggestions for simple things you can do. Use your savings account at KSCFCU to help make smart money choices.

**Set goals.** Saving money now for use in the future gets easier if you know what you want and how much you'll need. It helps to set savings goals you can easily achieve. If you want to buy a \$500 item within the next year, plan to save \$50 a month for 10 months, which is just \$12.50 a week.

**Have a strategy for saving money.** Every time you receive money—from your allowance, a gift, a summer job or some other source—try to automatically put part of it into savings instead of spending it. That approach to saving

money is known as "paying yourself first." Here's one suggestion: Consider putting about 25 percent (\$1 out of every \$4) or more into savings that you intend to let build for a few years, perhaps for a down payment on your first car. Separately you can save a similar amount of money for clothes, video games, electronics, or other items you might want to buy within the next few months. With what's left, keep some handy for spending money (maybe for snacks or a movie) and also consider donating some of your money to charity.

**Cut back, not out.** Are you spending \$5 a week on snacks? If you save \$2 by cutting back, after a year you'll have \$104 to put in your KSCFCU savings account that earns dividends.

## UNIVERSITY HIGH SCHOOL BRANCH OPENS

KSC Federal Credit Union has partnered with University High School in Orange City to open the first student-run credit union in Volusia County. This branch is staffed by students in the UHS Academy of Finance, assisted by KSCFCU employees.

It will give students at the school real-world experience in the operation



and management of credit unions. They will conduct transactions and open accounts.

The KSCFCU-UHS branch is open only to UHS students and staff members, and will not be open to the public.



In rotating shifts, twelve students will volunteer at the branch, on Tuesdays and Wednesdays during lunch periods.

KSCFCU hopes that the student volunteers increase their financial knowledge, and that UHS students and staff take advantage of the convenient location.



## HOLIDAY CLOSINGS

All branches of KSCFCU will be closed on Monday, May 28th for Memorial Day.

[www.kscfcu.org](http://www.kscfcu.org)

THIS CREDIT UNION IS  
FEDERALLY INSURED BY THE  
NATIONAL CREDIT UNION  
ADMINISTRATION



KSC Federal Credit Union  
300 S. Plumosa Street  
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**321-455-9400 (inside Brevard)**  
**800-662-5257 (outside Brevard)**