

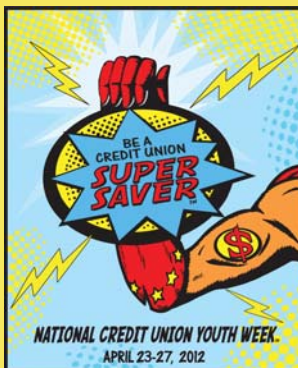
# Sand Dollars

## 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.



## 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.



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



Lillian R. of Merritt Island proudly shows off her iPod Nano prize for getting great grades.

## The World of Kiting

Kites have been around for thousands of years, and they are a part of many different cultures around the world. Here are some interesting facts about kiting:

- The fastest recorded speed of a kite is over 120 mph.
- The world record for the longest "kite fly" is 180 hours.
- Some Japanese kites weigh over 2 tons.
- Kites were used to deliver letters and newspapers during the American Civil War.



- It has been said that the first kites were flown more than 3,000 years ago and were made of leaves.
- The longest kite in the world is 3,394 feet.
- The largest number of kites flown on a single line is 11,284; this record is held by a Japanese kite maker.
- Benjamin Franklin used a kite to prove that lightning was electricity.
- When the Japanese were building some of the early temples and shrines, they used large kites to lift tiles and other materials to the workers on the roofs.
- Alexander Bell, the inventor of the telephone, also developed the tetrahedral kite, which was very successfully used for hang gliding.

## Just For Laughs

**Q.** Why do wallets make so much noise?

**A.** Because money talks!

**Q.** How did rich people get their money?

**A.** They were calm and collected.



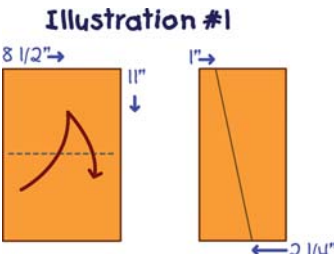
# Let's Make A Kite

## Materials Needed:

- A sheet of brightly colored paper - 8 1/2 by 11 inches
- Pencil • Scissors • Ruler • Hole punch • Wire snips
- 3/4 inch masking tape or clear tape • 10 feet of string
- Small piece of cardboard for making a string winder.
- Bright color plastic flagging tape (also known as surveyor's tape). Available at hardware stores.
- Thin bamboo skewer (like the ones used for kabobs).

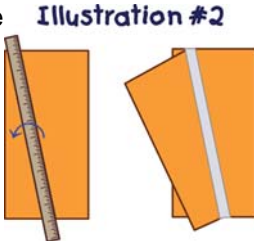
## How To Make Your Kite:

**1.** Fold the sheet of colored paper in half (top to bottom). See *Illustration #1*.



**2.** Using your ruler and pencil, measure and draw a diagonal line. See *Illustration #1*.

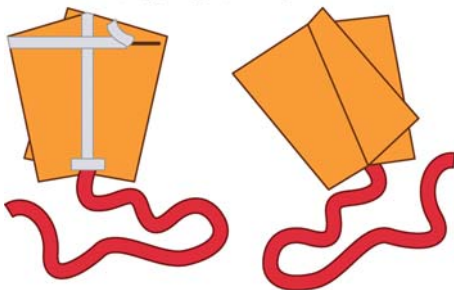
**3.** After drawing the line, place the ruler against the line and crease the paper along the ruler. See *Illustration #2*.



**4.** Fold back the top layer of the paper you just creased and tape along the fold line. Trim off any excess tape. See *Illustration #2*.

**5.** Using the wire snips, trim the bamboo skewer to 8 inches. Use the skewer as a brace across the top back of the kite. Firmly tape the skewer down. See *Illustration #3*.

*Illustration #3*



**6.** Cut a 6-foot piece of flagging tape for the kite tail. Tape it to the center of the bottom back edge of the kite. Flip the kite over and fold the flap back and forth until it stands up straight. See *Illustration #3*.

**7.** Fold a small piece of tape over the edge of the flap about 3 inches from the top. Punch a hole through the tape (about 1/4 inch from the edge). Tie one end of the string through the hole. See *Illustration #4*.

**8.** Using your piece of cardboard, tie the other end of the string around the middle of the cardboard. Secure the string securely with tape. Wind the excess string around the cardboard. See *Illustration #4*.



Now you are ready to fly your new kite. Remember to never fly a kite near electrical lines. Also, never fly your kite in stormy weather. Wet kite lines can attract lightning!

## Spend, Save, Share Make Your Money Work For You

Some kids get an allowance. Some earn money from doing extra chores or working for neighbors. Others get money on their birthdays or at holidays. Lucky kids might find some coins on the sidewalk. However you get your money there is a way to make it work hard for you - make a budget.

A budget is a money plan, and it helps you get what you want. That's because with a budget you can plan how to spend your money. You also can plan how to save it. When you save your money, you put it away to spend later.

An easy way to start your budget is to get three boxes or jars. Label one "spending," one "saving" and the third, "sharing." Now every time you get money, put some in each container.

Use money in the "spending" jar for things you need right away. Money in the "savings" jar is for things you want later. Money for sharing is for gifts or for giving to charity or your church.

If you spend less now - for candy bars, for example - you can save more to buy bigger things later - like a new video game. Make sure you're not tempted to spend the money in your savings jar. Take it to KSC Federal Credit Union and put it in your savings account where it will be safe until you need it.

## Fun With Palindromes

A palindrome is a word, phrase, number, or other sequence of units that can be read the same way in either direction. The word "palindrome" was coined from the Greek roots *palin* ("again") and *dromos* ("way, direction") by the English writer Ben Jonson in the 17th century. It is usually accepted that when reading a palindrome, spaces and punctuation are ignored.



Here are some fun palindromes. See if you can come up with your own!

### Single words:

rotor	deed	level	pip
eye	civic	pop	madam
	nun	radar	toot

### Phrases:

Madam, I'm Adam  
 Never odd or even  
 Too bad - I hid a boot  
 Some men interpret nine memos  
 A man, a plan, a canal - Panama!  
 Are we not drawn onward to new era?  
 Did Hannah see bees? Hannah did.  
 Stressed was I ere I saw desserts.  
 Was it a car or a cat I saw?  
 Tide net safe soon; a noose fastened it.

## Dividends Established

### Month Ending March 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, call 321-455-9400 or 1-800-662-5257, or inquire at your local branch for current rates.

www.kscfcu.org

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



KSC Federal Credit Union  
 300 S. Plumosa Street  
 Merritt Island, FL 32952  
**321-455-9400 (inside Brevard)**  
**800-662-5257 (outside Brevard)**