

TEEN NEWS



Throughout 2012, we are taking you on a "Savings Adventure."

Save at least \$5 each month...



- 1 The Credit Union will give you a specific stamp, sticker or sign your passport.
- 2 In December 2012, when your "Passport" is complete with all 12 months filled in, return it to the Credit Union and we'll give you a souvenir.
- 3 Completed "Passports" will be entered into a drawing to win one of three prizes.*

1st place
\$100

2nd place
\$75

3rd place
\$50

All "Passports" must be returned to the Credit Union by Saturday, January 19, 2013. The drawing will be on Monday, January 21, 2013.

Passports will be mailed separately in early January and also available in the Credit Union.

**Passports must be complete and returned to the Credit Union by Saturday, January 19, 2013 to qualify to win. If you win, you agree to have your name published in an upcoming newsletter. You must be a member to participate. If you have direct deposit from your parents, have them call the Credit Union and we'll send you the appropriate item for that month, you must call us every month. Everyone that enters will receive a souvenir. No purchase necessary.*

Log Your Gift Card Purchases

Gift cards are nice to get but often hard to keep track of. If you want to keep track of how much money you've spent and how long you have to use each card, set up a gift card log. Here's how:

1. Set up three or four columns on a sheet of paper.
2. List the following:
 - a. Store
 - b. Amount originally on the card
 - c. Amount remaining after one purchase
 - d. Expiration date (if there is one)
3. Keep the log with your gift cards.
4. Each time you use a card, cross it out and start a new entry in your log until it's finished.

Store	Amount Originally on Card	Amount Left After One Purchase	Expiration Date
Best Buy	\$50.00	\$9.85	Jan. 2014
Target	\$10.00	\$5.60	Never

Text MYCOOP and find the nearest CO-OP Network surcharge-free ATM

Find more than 28,000 surcharge-free CO-OP Network ATMs in the palm of your hand via text message. It's simple and easy!



1. Send a text to MYCOOP (692667) from any mobile phone. In the body of the text, enter an address (with city, state) zip code or intersection (with city, state).
2. In about 30 seconds, the service will reply with the CO-OP Network surcharge-free ATM nearest to that location.
3. If you want more ATM locations, simply reply MORE to the message and additional surcharge-free ATM locations will be sent to the mobile device.

This service is FREE to our ATM/VCC cardholders – only standard text messaging rates apply from your carrier.

**\$100
WINNER**

Congratulations to Matthew F. who is the winner of a \$100 VISA Gift Card. Thanks to everyone who participated in our savings promotion during October and November. Keep up the good work!

Practice, Practice, Practice!

Crashes are the No. 1 killer of teens.

Why are teens such risky drivers?

Blame their brains. Research shows that the area of the brain involved in risk analysis, judgment and decision making, all critical to safe driving, doesn't fully develop until age 25.

What else contributes to teens' risky driving?

Passengers, for one. In one study, drivers - male and female - who had male passengers drove faster, and drove closer to the car ahead of them, than teens driving alone. The more passengers, the more risk.



What's the solution to risky teen driving?

Young drivers need experience in a variety of conditions - such as nighttime and highway driving. That's one reason graduated driver licensing (GDL) works. It gives teens supervised experience in many situations. Best of all, teens learn progressively over time, and without the demonstrated risks of driving with teen passengers.

How can parents help teens be safer drivers?

Parents need to schedule time to practice with their teens in a wide range of conditions. A study by the AAA Foundation for Traffic Safety found that teens aren't getting enough experience driving in inclement weather or heavy traffic, and most driving practice is done on routine trips to school or the grocery store. Parents also need to talk to their teen about driving. AAA's Parent-Teen Driving Agreement helps parents build a productive dialogue with teens and establish expectations for the whole family. Find the AAA Parent-Teen Driving Agreement at Teendriving.AAA.com.

(Source: AAA Living)

Leap..... Year!

Leap year is a year with one extra day and it happens every four years. 2012 is a leap year, which means we have 366 days instead of 365 days with an extra day Wednesday, February 29th.

Get a Frog Pen!



Make a deposit of at least \$5 to your account during the month of February and you'll receive this frog light up pen for FREE!*

*While supplies last.

Holiday Closings

Martin Luther King, Jr. Day:
Monday, January 16th

Presidents' Day:
Monday, February 20th
(Dearborn Open)

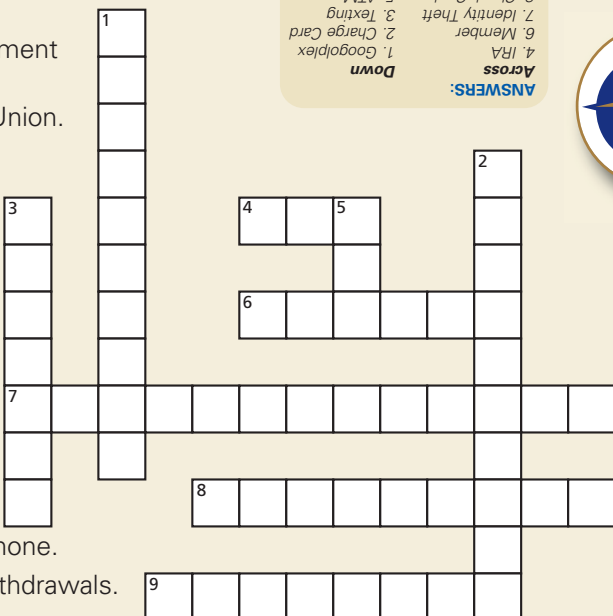
Credit Union Crossword

Across

- Acronym for Individual Retirement Account.
- What you are at your Credit Union.
- Someone using your account information for illegal use.
- Plastic card that accesses your checking account.
- What you earn on savings.

Down

- Credit Union's youth website.
- Plastic card used to charge purchases.
- Typing messages from cell phone.
- Machine where you make withdrawals.



ANSWERS:
Across
1. Googleplex
2. Charge Card
3. Texting
4. ATM
5. Check Card
6. Member
7. Identity Theft
8. Dividend
9. Down



COMMUNITY ALLIANCE
EST. 1966
CREDIT UNION
Your Guide To Financial Success

Main Office:

1 Auto Club Drive
Dearborn, MI 48126
313.336.1534
800.287.0046

Livonia Branch:

37401 Plymouth Road
Livonia, MI 48150
734.464.8079

In-Touch

313.436.7101 or 800.433.7101

Website:

communityalliancecu.org



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