

autumn09

# kids first

First Credit Union's newsletter just for kids!

issue 6

**first  
credit  
union**  
what's ours is yours

111 Collingwood Street,  
**Hamilton**  
156 Whitaker Street,  
**Te Aroha**  
160 Devonport Road,  
**Tauranga**  
Tauranga Hospital,  
**Tauranga**

## Welcome back!

**Welcome to Kidsfirst!** First Credit Union's newsletter just for kids. It's me, Jimmy Jumper here again! How is school going so far this year? I've been out and about walking and skateboarding lots so I've been learning about road safety – it's important stuff, so make sure you give it a read. Congrats to our competition winners! Linda Lady Bug and I really enjoyed reading your rhymes and stories. Make sure you enter the Autumn colouring competition and you could win \$50 for your savings – imagine that!

Jimmy Jumper

If you're not a First Credit Union member, ask Mum and Dad if you can open a Kid's Account today! All you need to do is pick up a School Banking pack from your school office, or drop into one of our branches.

WORD SCRAMBLE ANSWERS: 1. autumn, 2. season, 3. cold, 4. weather, 5. rain, 6. sun, 7. storm



## Keep safe on those roads!

If you're like me, I love to get out and about walking, skateboarding, riding my bike and whizzing around on my scooter. The trouble is the road and footpath can be a very dangerous place if we're not careful!

**Make sure you...**

**STOP** Find the safest place to cross the road, and stop on the kerb or pavement before you cross.

**LOOK** Give yourself lots of time to have a good look around before you cross the road, look out for cars coming out of driveways.

**LISTEN** Sometimes you can hear traffic before you see it so listen carefully. Never cross while talking to someone, listening to music or talking on your cell phone.

STOP

**ALWAYS**  
wear your  
helmet when  
you're on  
your bike!

LISTEN

## Hey Mum! HeyDad!

If you're carrying large debt on your credit card, you're paying huge interest! Over 3 years, based on \$8,000 credit card debt, you could pay as much as \$5,000 in interest! Replace that with a personal loan and you will save \$2,000 in interest and reduce your debt significantly. **That's smart!**

Check out our website for more information or apply online today

[www.firstcreditunion.co.nz](http://www.firstcreditunion.co.nz)

## be a super saver!

In the last issue we learned about setting goals and achieving them – have this in mind when you save – set some long term and short term goals, keep working at it, and you'll get there in no time. Remember – when you believe it, you can achieve it!



# CONGRATS!

We had some great entries into our Linda Lady Bug story writing competition. Ka pai to our two winners  
**Emily Palmer**, age 9 from Te Totara School and  
**Solomon Satini**, age 8 from Frankton Primary.  
**Congratulations, you won \$50 for your savings!**



## weather word scramble

All these scrambled words are something to do with the weather – see if you can unscramble them!  
Answers on the front page.

1 umtanu

2 ssoean

3 lcdo

4 tahweer

5 irna

6 uns

7 rsotm

SOLOMON SATINI

On a beautiful afternoon Linda the ladybug was munching on a leaf. Suddenly a big black spider came and chased Linda, but Linda quickly flew away onto a red flower. The spider couldn't see her. When the spider went back to his home, Linda went to see her friend Jimmy Jumper and explained what had happened. She felt much better afterwards and they both enjoyed spending the rest of the day in the garden.

Linda Ladybug  
She's so smug  
She doesn't put  
her money under  
the rug. She  
doesn't put it in  
a tank she puts  
it in a savings bank

EMILY PALMER

Great work guys!

~~Just~~ colour in  
our Autumn  
picture and  
you could  
win \$50 for  
your savings!

### did you know?

New Zealand is in the southern hemisphere (the bottom half of the world) and as our weather gets colder and we move into Winter the top half of the world (the Northern Hemisphere) gets warmer!

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Just bring your picture into First Credit Union Hamilton, Te Aroha, Tauranga, or Health OR post it to PO BOX 585, Hamilton by June 19, 2009. Make sure you write your name, address, age, school and phone number on your entry. The two best entries will win \$50 for their savings.