

spring 2013

# kids first

issue 21

first credit union's newsletter just for kids!

**first  
credit  
union**

If you're not a First Credit Union member, ask your parents if you can open a Kids Account today! Just pick up a School Banking pack from your school office, or visit one of our branches.

Hi kids  
welcome  
to kids first



How were your holidays? I hope you had a great time and are ready for term four! The weather is starting to heat up, so you might start going to the beach or swimming in the school pool! I have shared some water safety tips with you in this newsletter.

Make sure you enter the colouring competition on the back - you could win \$50 for your savings! Awesome! Don't forget your school banking - every little bit makes a difference! Have fun super savers!

*Jimmy*  
Jimmy Jumper

ouch!  
**HOW CAN YOU TELL  
THERE'S A STEGOSAURUS  
IN YOUR REFRIGERATOR?**

**THE DOOR  
WON'T CLOSE!**

## Water Safety

I can't wait for summer, how about you? I love swimming in the school pool and at the beach with my friends, so I thought I would share some water safety tips with you!

- 1** Swimming in water that is too deep can be scary! Make sure your feet can always touch the bottom.
- 2** Walk, don't run around pools - it can be slippery!
- 3** Always swim between the flags at the beach - that way if you get into trouble the life guards will be able to see.
- 4** Make sure there is an adult around when you are swimming.



Doggy  
paddle  
anyone?



# win \$50!

Hey kids, colour in this picture and send it back to us - two lucky super savers will **win \$50 for their savings!**

Return your picture with your school banking passbook, bring it in to a First Credit Union branch, or post it to PO Box 585, Waikato Mail Centre, Hamilton by Friday, 13 December, 2013. **The two best entries will win \$50 for their savings.**

NAME  
AGE  
ADDRESS  
SCHOOL

PHONE

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& FYD  
Waikato

Positive  
Young  
Star

**We sponsor FYD Waikato's Positive Young Star initiative.** This award recognises kids who have positive attitudes and are all-round positive role models. Teachers can nominate students who show respect, integrity and resilience and have a positive attitude. A winner is chosen each month and they get a cool prize pack!

**Hey Mum!  
Hey Dad!**

**Where has the year gone!**

With Christmas quickly approaching you might have started to think about buying presents and summer holidays. If you find yourself short of cash, why not get a Christmas loan? We charge no fees and have great interest rates AND you can apply online!

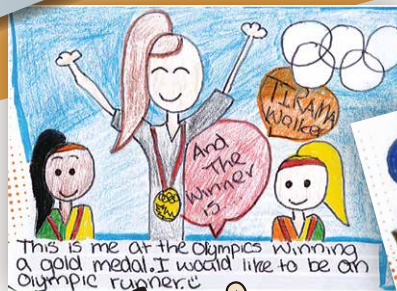
\*Normal lending criteria apply.  
Deposits in First Credit Union are shares secured by a first ranking registered trust deed. A current investment statement and prospectus are available.

**Noah Davies** of Te Totara Primary School, Hamilton's Positive Young Star for August. Noah is a very vibrant student who oozes positivity. His previous teacher Mrs Kirkham says that, "Noah always models good work habits with a stunning attitude. Noah is quick to help others in his class and shows respect to adults and his peers". Noah hopes to work with animals or with people which ties in well with his awesome personality. Well done Noah for receiving this month's Positive Young Star Award.



< Tirama Walker

**Congratulations** to Tirama Walker from Frankton Primary School and Sarah Tendam from Otumoetai Primary School!  
**You both won \$50 for your savings!**



This is me at the Olympics winning a gold medal. I would like to be an Olympic runner.



^ Sarah Tendam

**congrats!**

**Be a Super Saver!**  
Set a goal! Saving for something special will make you more determined to stick to a savings plan!



GOOD GUYS...

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Proud to be a registered Credit Union.  
Not a registered bank. First Credit Union deposits are shares secured by a first ranking registered trust deed. A current investment statement and prospectus are available.