



2-Lion's Roar

2-How To Use Savings

3 -Coloring Contest Sheet

Credit Union Closings:

Thanksgiving Day
November 26, 2015

Christmas Day
December 25, 2015

New Year's Day
January 1, 2016



Luso Federal Credit Union
1 Crane Park, Suite 4
Wilbraham, MA 01095

599 East Street
Ludlow, MA 01056

Tel: (413) 589-9966
Fax: (413) 583-4491
Toll Free:
1-855-LUSO-FCU
www.lusofederal.com

PRIDE Everywhere

November/December 2015

CONGRATULATIONS— AMANDA & REMI!

Amanda Riley was the winner of the Veterans Park Moving On Up contest!

\$25.00 was deposited into Amanda's Savings is Fun account at Luso!

Remi Reeves was the winner of the Veterans Park-How Many New School Banking Accounts Will We Open between September and October! We opened 66 new school banking accounts!

Remi received a \$10.00 gift card!



NEW YEAR'S SAVINGS RESOLUTION



As a new calendar year is about to begin, many people make New Year's Resolutions. Since good savings habits last a life time, why don't you consider establishing a savings account or making a commitment to save as one of your resolutions?

As an extra incentive to save in January we will randomly select one student banker from all students banking in January to win a "good savers bonus" of \$10 which will be deposited into your bank account! We wish you and your families a healthy and happy holiday season!



ANNUAL COLORING CONTEST

All elementary school students, Pre-k through 5, who complete the **attached** coloring contest on page 3 will be entered into our Credit Union wide contest to win one of six holiday gift bags! These bags are stuffed with toys, games, a fleece blanket, and plenty more with a value over \$75.00! There will be a girl and boy winner chosen from each of the following groups: (1) Pre-K to 1st grade, (2) 2nd and 3rd grade and (3) 4th and 5th grade. We look forward to having our lobbies decorated with your artwork!

Also, one student from your school will be selected to win a \$10.00 Toys-R-Us gift card! Please return your entry by **December 17, 2015**. Entries may be returned at school banking on Tuesdays or to either of our Credit Union locations.

Happy Coloring!

Winners will be announced on **December 18, 2015!**



~JUST IN: Santa will be arriving at Luso in Ludlow on December 5th from 10:00 a.m. to 12:00 p.m.~

5th Annual Lion's Roar



We had a beautiful day for the 5th Annual Lion's Roar!



Thank you to everyone who came out to support the PTO's largest fundraiser of the year!

How To Use Savings

Have you ever earned money or received it as a gift? What do you do with it? Run right out and spend it?

Wait a minute. You have lots of choices. You can

1. Spend all of it.
2. Save all of it.
3. Save some of it and spend the rest.

But you can do even more with your money. Anyone can SPEND money. That's easy. But then you don't really have any money in your bank account when you need it.

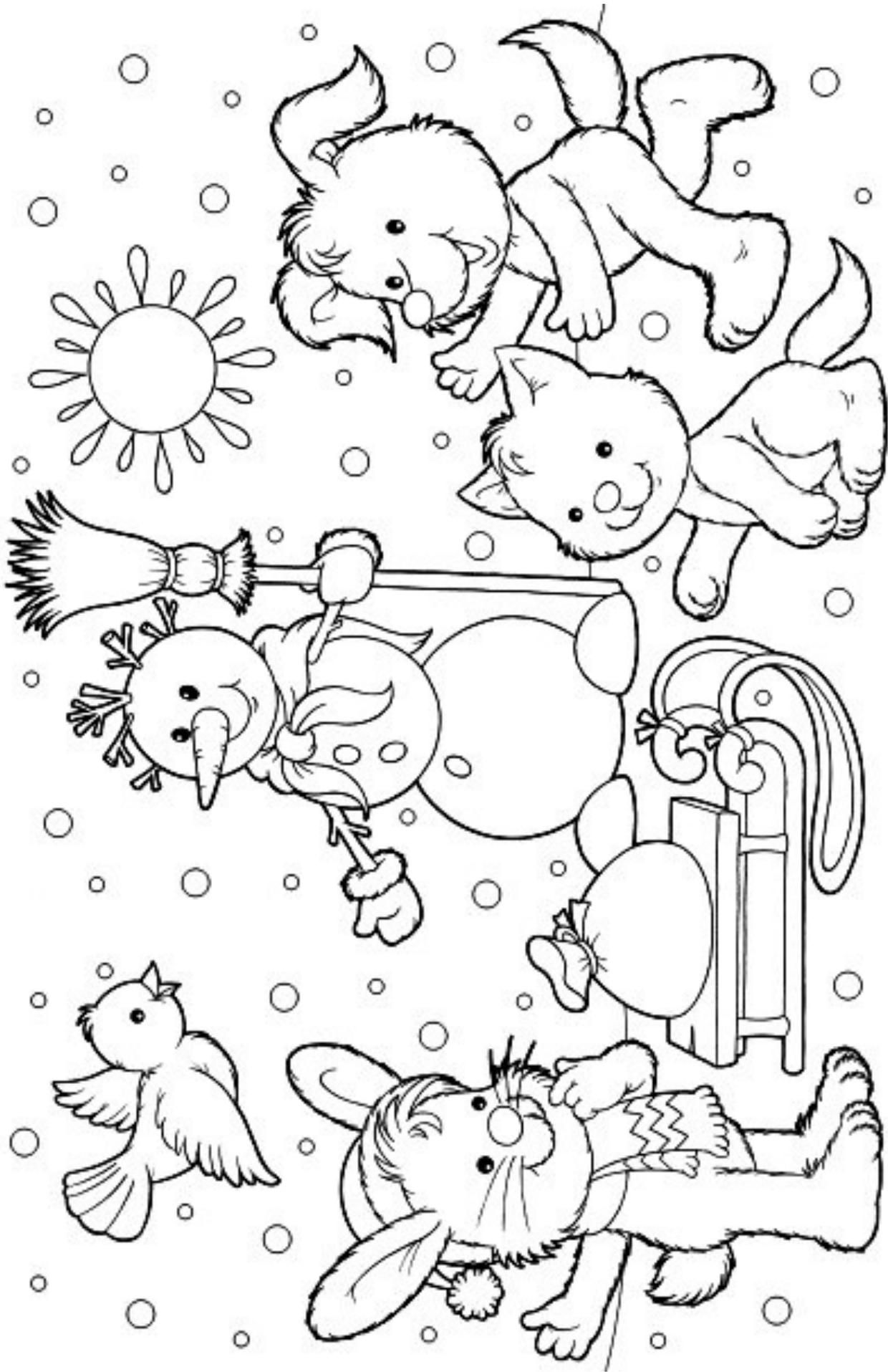
The idea is not to SPEND money but to be money smart and learn how to HANDLE IT. Here's how smart people use the money they have.

Little things. Want to buy a snack at school? Want to rent a video game? Go to the movies? If you have enough money saved up, you can. In fact, the more you save, the more you can do.

Bigger items. Do you dream of getting a new bike or a new fun game? Then you'll need even more time to save because these items cost more money. Keep saving! Even small amounts add up.

Giving. Do you feel that helping others is important? Then, save some money for giving, too. You can help those in need, whether it be to help animals, find a cure for diseases, or just give to the less fortunate.

Emergencies. You forget your jacket at soccer practice and someone steals it. Or you forget to lock up your bike, and it disappears. If you have a history of being careless, your parents may expect you to help purchase a new coat or bike. If you don't have some money set aside for such emergencies, you have a problem.



Name: _____ Age: _____

Phone Number: _____ School Name: _____