



Champion Chatter

A special section for Champion Credit Union's young savers

2011—Another Great Year For CCU Young Savers!

Happy New Year Young Savers! 2012 marks the beginning of another year for the Champion Credit Union Young Savers Club. Don't forget to turn in your 2011 stamped card for your bonus deposit! Lost cards or cards that are not stamped each month and surrendered with the last deposit in December, could result in the loss of your bonus deposit. New cards will be mailed to existing club members in January. If you are 17 or under and aren't a member of the CCU Young Savers Club; you can still join but don't wait! Join the club in January so you can be eligible for your bonus deposit next December. Just remember to have your card stamped each month when you make your deposit. Watch future issues of Champion Chatter for cool club activities and have a great year CCU Young Savers!

Scholarship Opportunities

Champion Credit Union members who will be attending post-secondary educational programs (not limited to colleges and universities) can apply for scholarships that are awarded by the Northwest Chapter of Credit Unions. Complete the application and essay below to be considered for either the \$2,000 or \$1,500 scholarship. The winner of the \$2000.00 scholarship will have their application forwarded to the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which awards four \$2,500 scholarships. The Northwest Chapter of Credit Unions Scholarships are open to anyone wishing to complete the application and essay.

The Northwest Chapter of Credit Unions 2012 Scholarship Application

Please return your completed application by **February 10, 2012** to Kathleen Kanipe, Scholarship Chair, Parish Federal Credit Union, P.O. Box 141228, Toledo, OH 43614. Winners will be posted by March 16, 2012 at www.nwocu.org

Name _____

Address _____

City, State, Zip _____ Phone _____

Email _____

Are you a member of a credit union? If so, which one(s)? (This DOES NOT affect your eligibility for this scholarship, but may make you eligible for other scholarship opportunities.)

Champion Credit Union, _____

Please answer the following question by attaching your typed, double spaced response. Essay should be no longer than 4 pages. Creativity is encouraged!

Essay Question: Daily money management choices directly impact your financial future. In most instances, we never get to practice making the "right" choices. Finances 101, an online reality game created by credit unions, allows users to experience real-life financial decisions in a virtual world. Spend time playing the Finances 101 game and answer the essay question below. The essay can be written in 1st or 3rd person and should refer to concepts taught during the Finances 101 game. www.Finances101TheGame.org or visit the kids quarters at www.ChampionCU.org for the link.

How can strong money management skills help an individual establish a stable financial future?