

## DISCOUNT TICKETS

<b>MOVIES</b>	<b>\$ 7.50</b>	<b>Reg. \$ 9.50</b>
<b>RIVERBANKS ZOO</b>		
ADULT (13 +)	<b>\$ 9.00</b>	<b>Reg. \$11.75</b>
CHILD (3-12)	<b>\$ 8.00</b>	<b>Reg. \$ 9.25</b>
<i>2 &amp; under are free</i>		
<b>BILTMORE ESTATE</b>		
ADULT	<b>\$45.00</b>	<b>Reg. \$62.00</b>
<i>Ages 9 &amp; under are free with paying adult</i>		
<b>CAROWINDS</b>	<b>\$31.00</b>	<b>Reg. \$51.99+</b>
<i>2 &amp; under are free</i>		
<b>SIX FLAGS</b>	<b>\$33.00</b>	<b>Reg. \$52.99+</b>
<i>2 &amp; under are free</i>		
<b>DOLLYWOOD</b>		
ADULT	<b>\$54.00</b>	<b>Reg. \$57.00</b>
CHILD (4-11)	<b>\$43.00</b>	<b>Reg. \$46.00</b>
<i>3 &amp; under are free</i>		

## Credit Union closed



## Independence Day



*Need any extra money?*

*You could win*

**\$200**



Just two months left to win! Know anyone who doesn't belong to the Credit Union? Bring them in to join and you could win!

Between June 1 and August 31, for every new member you get to join the Credit Union, you will be entered in our drawing for a prize of **\$200** each month! That's right, each month we will draw a name and that person will win **\$200**. If you get 10 people to join, you have 10 chances to win. And every new member that joins, gets their name in the pot, too!

So start scouting for prospects now and bring those members in. Remember..... the more new members you bring to join.....the more chances you have to win!!!

\*New accounts must be active at least 30 days to be entered into the drawing. Accounts opened less than 30 days at the time of the drawing, will be entered into the next month's drawing.

## Raising Money-Smart Kids

Every year, American children receive over \$15 billion in allowance, gifts and wages - reason enough to start teaching children money management and consumer skills at a young age. The following tips can make the difference between a child who grows up to be financially secure - and one who doesn't.

*Teach by example:* The best way to instill good financial habits is by "walking the talk." For instance, when you go shopping, include your kids in the process - planning, budgeting, and comparing prices and quality. If they urge you to buy something that is over budget, explain that spending more on the item you're purchasing today is not as important as saving up for something else you need or want in the future.

*Live within your means:* Children who learn to prioritize their spending learn the most valuable money management lesson: to live within their means. Reinforce the message by not jumping for the credit cards or giving extra money just because your children ask. When kids want an expensive "status" item, like hundred-dollar athletic shoes, consider having them pay the portion of the price that exceeds what you think is reasonable. They'll appreciate the item more and may think twice about paying that much when they outgrow this pair in six months. If you choose, go ahead and lend money, but treat it like a loan. Charge reasonable interest and set a time frame for repayment - it will teach them how loans and credit in the real world truly work.

*Encourage savings:* For your sake and theirs, encourage your children to make saving a fixed category in their spending plan. Discuss goals and calculate how much should be put away each month. Break down savings into long-term, for college or a car, and short-term, for a new bike or a senior trip to Europe. If you see your children about to make a mistake in spending their allowance, let them. Better to learn on a small scale now, than lose money with big mistakes later.

*It's never too early (or too late) to develop healthy financial habits.* The rewards of wise money management are the same for adults and children alike - a greater appreciation of what you have, a sense of empowerment when you reach your goals, and long-term financial security.

For more great ideas on how to raise money smart kids, contact the professionals. As a St Francis FCU member, you have access to BALANCE Financial Fitness Program. BALANCE has money management experts on hand to offer practical tips on this and many other personal finance subjects. Call them toll free at 888-456-2227, or visit <http://www.balancepro.net/> for more information.

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### SHARE CERTIFICATE RATES

(effective 6/30/2011)

3 Months	0.20% apr	0.20% apy
6 Months	0.30% apr	0.30% apy
12 Months	0.40% apr	0.40% apy

Minimum balance of \$500 is required

Jumbo 0.50% apr 0.50% apy

Minimum balance of \$5,000 is required

The rate paid on Master & Special Share Accounts for the period ending 6/30/2011 had an annual yield of 0.10% apr, 0.10% apy. Withdrawal of dividends prior to maturity may affect yields. A penalty may be imposed for early withdrawal of principal. Rates subject to change without notice

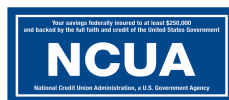


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