

THANK YOU...

We are deeply saddened by the abrupt ending of the 2019-20 SRCU Program due to schools closing for the remainder of the school year. We would like to give many thanks to our 175 volunteers and the following schools for their participation:



Central Grade School
Cherry Knoll Elementary
Courtade Elementary

East Middle School
Eastern Elementary
Grand Traverse Academy
Immaculate Conception
Long Lake Elementary
Old Mission Peninsula School
TCAPS Montessori
Traverse Heights Elementary
Westwoods Elementary
Willow Hill Elementary
Woodland School

We look forward to seeing you all during the 2020-21 school year, and celebrating our 10-year anniversary of our Student-Run Credit Union program! Stay tuned to see how we plan to celebrate. Until then, stay healthy!

Interested in having your elementary school participate in the SRCU program for the 2020-21 school year? Contact marketing@tbacu.com.



P.O. Box 1049
Traverse City, MI 49685-1049

Locally connected. Personally invested.

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THE COIN CHRONICLES

Spring 2020



SAVING TIP!

If you put some of your money in a savings account, not only will you earn interest and increase how much money you have, but you may end up spending less of it. If your money is in a savings account, it will be a lot harder to get than if it's just in your piggy bank.



MAGIC MONEY

Here's a fun money trick! Take two different bills and roll them together on a table. When you unroll them, the bills will have traded places! The bill that was on the bottom will now be on top.



Dear Wizard,

What do you do with your money? Do you save it all or spend it right away? Have you considered saving in a secure savings account? Congratulations on starting your savings early! Below are three benefits to your TBA Credit Union Savings Account:

- **Safety.** TBA Credit Union keeps your money safe. Safer than your piggy bank. Your funds are protected by a government insurance plan. So even if something happens to the credit union, your money will be safe and sound.
- **Interest.** TBA Credit Union will pay you for letting them use your money. It's called "interest". TBA Credit Union loans the money you deposit (after holding on to a reserve) to other people or companies for a higher rate of interest. Interest will accrue in your account without having to do a thing!
- **Less Temptation to Spend It.** There's an old saying: "out of sight, out of mind." If your money is locked away, you have less temptation to spend it. Having it in a savings account at TBA Credit Union adds a safeguard against sudden spur-of-the-moment decisions to blow some cash.

Remember, every penny adds up!

Magically yours,

Max Money

Max Money

Correspondence
P.O. Box 1049
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630 East Front Street
Traverse City, MI 49686

2900 West South Airport Road
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BOOK NOOK

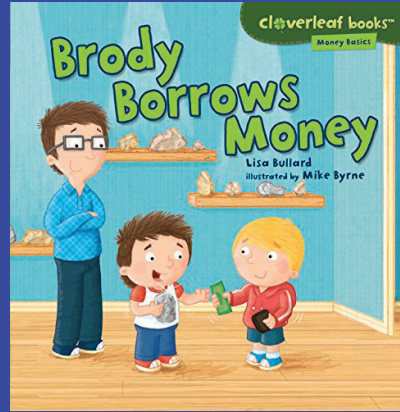
Brody Borrows Money

Author: Lisa Bullard

Illustrator: Mike Byrne

ISBN: 9781467715089

Brody doesn't have enough money for a cool rock at the gift shop. He borrows some money from a friend, but he can't pay it back. Oops! Now Brody's dad has to help out. Sometimes Brody's dad borrows money too. He teaches Brody about when it's OK to borrow money and when it's not.



HELP MAX DECODE THE SECRET MESSAGE!

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
2	13	23	17	4	6	3	1	7	19	26	16	20	15	22	14	10	21	5	25	9	11	8	24	18	12
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	2	11	7	15	3	5		2	23	23	22	9	15	25	5	2	21	4		5	4	23	9	21	4

JOKE JUNCTION

Q. How much does it cost a pirate to get his ears pierced?

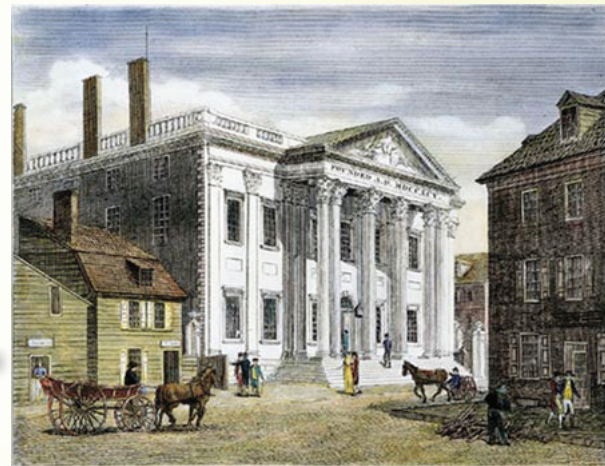


Answer: A buck an ear.

FINANCIAL FUN FACT

When was the first bank established in the United States?

Proposed by Alexander Hamilton, in 1791 the Bank of the United States was established to serve as a repository for federal funds and as the government's fiscal agent. The bank was based in Philadelphia with branches in eight cities.



Snap a picture of your completed puzzle and email it to marketing@tbacu.com for a chance to win a prize!*

Name:

Telephone Number:

*All submissions must be turned in by 5/31/20

VALUABLE VOCABULARY

LOAN: money that is borrowed that is expected to be paid back, typically with interest.

INTEREST: TBA Credit Union loans the money you deposit (after holding on to a reserve) to other people or companies for a higher rate of interest. Interest will accrue in your account without having to do a thing!

SAVING REALLY MAKES CENTS!

Record deposits in your Passbook of Secrets and you could win! Turn in a completed passbook with 12 deposits to a TBACU branch and you'll be entered to win a quarterly cash prize. Deposits can be made through the night drop or drive thru lane. Plus, you'll move to the next level and have a chance to win even more. It's that easy to make your savings count!



ITEENS

As you continue to grow, your Money Magic Club account will too. When you reach your 13th birthday, you will become a member of the iTeens club! During your birthday month, instead of using the Crystal Birthday Ball to grab as much coin as you can, you will have a chance to win a \$5, \$10, or even a \$50 gift card!

Visit tbacu.com for more information about iTeens.

