

## In This Issue...

Fun news for your future

## Add "Interest" To Your Savings

There's an easy way for you to make money. Earn interest! What's that? It's the money we pay you to keep your money here. Interest makes your money grow. Does your Mom or Dad have a place in your house to save their spare change? In most homes, there's a place where people keep coins. Many people toss change in a jar, drawer or coin box when they come home from work or shopping. At first, it does not seem like much, but over time, the jar gets fuller and fuller.

What if someone else added a few pennies for every dollar in the jar, once a month? This is how interest works. You don't really notice it at first, if you have only a few dollars in your savings account. As the pennies in a jar add up over time, so does the money in your savings account. The more money you deposit in your savings account, the more interest you'll earn. And if you only save and don't make withdrawals, your money will continue to grow. With interest growing over time, you will save quite a lot of money. And that will be *interesting* when there's something special that you want to buy!

**Why do we do it?** Do you wonder why the credit union pays you to put your money in your Lil' Savers Savings Account? We reward people for saving for two very good reasons:

1. Without interest, who would want to spend the time and energy to deposit money in the credit union?
2. The credit union wants to lend your money to other members. That's right, YOUR money will become a loan to someone you don't know!

The dollars and quarters that you put into your credit union savings account don't just sit there, like in a little box. We put most of the money in a sort of "credit union for credit unions." Other members who want to borrow money from the credit union use the savings of all members. That includes your savings! For example, your parents can borrow money from the credit union to buy a new house, car, or to take a vacation with you. When they take out a loan, they pay interest to the credit union for the money they use. This is one way the credit union earns money to pay its workers and to pay its bills. These earnings also help the credit union pay you interest on your savings. Now you know why it's so important to save your money at the credit union. So now when you receive money from birthdays, graduations or holidays, make sure to deposit some or all into your Lil' Savers Account and watch that money GROW.

1 Add "Interest"

1 WIN a Giant Christmas Stocking

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For tips on how to save your money at the credit union, visit our website and click Googolplex.



**PrimeFinancial**  
CREDIT UNION

A Whole New Way to do Money

[www.primefinancialcu.org](http://www.primefinancialcu.org)

## WIN a Giant Christmas Stocking!

Hey Lil' Savers! Make a deposit to your Lil' Savers Account between November 3rd and December 12th, 2008 and enter to win a GIANT Christmas Stocking\* filled with fantastic gifts from Prime Financial Credit Union. We congratulate last year's winner, Madelyn Brillowski pictured here with her stocking. This could be you! Saving money has never been this much fun!

\*The winner will be selected from all valid entries and notified on Dec. 16, 2008. No purchase necessary. Winner does not have to be present to win. Christmas stocking shown is representative of stocking being offered.



# And the Winners are...

We congratulate the following Prime Time Teens and Lil' Saver.

**The WINNER**  
of a \$50 Toys "R" Us Gift Card for the  
Great Grades? Jackpot! Drawing is:  
Lil' Saver, **Tristen Daily**  
(Cudahy branch)



Tristen Daily

**The WINNER**  
of \$50 worth of School Supplies is:  
Prime Time Teen, **Josh Rysticken**  
(Two Rivers Branch)



Josh Rysticken

**The WINNER** of a \$50 Best Buy Gift Card for the Great Grades? Jackpot! Drawing is:  
Prime Time Teen, **Jennifer Zima** (Oklahoma Ave. branch)

## Happy Credit Union Day- You're in for a Real Treat!



More than 170 million members in 97 countries belong to thousands of credit unions just like Prime Financial Credit Union. Those are really BIG numbers! On Thursday, October 16, we shout out about the great work that credit unions are doing and express appreciation to our special members, like you. You're very important to us so we invite you to stop by any one of our credit union branches on this special day and receive your **FREE Piggy bank along with a sweet treat.**

**Show us your talent and you could be a WINNER!** Stop by any one of our credit union branches Oct. 14th-18th and pick up your free coloring page. You can also find the coloring page on our website [www.primefinancialcu.org](http://www.primefinancialcu.org). Once completed, have your mom, dad or a

grown up drop it off or mail it to: Prime Financial Credit Union, 5656 S. Packard Ave. Cudahy WI 53110. Attn: Marketing Dept. **Do your very best and you could win 3 FREE tickets\* to the all new really cool Discovery World in Downtown Milwaukee.**

\* Free tickets include two (2) adult and one (1) child. The winner will be selected by our official PFCU judging committee from all valid entries and notified on October 20, 2008. No purchase necessary. Winner does not have to be present to win.

## Mission Nutrition

Hungry? Making food yourself - with a little help from a parent - is a great way to learn about food and meal preparation. Here's a cool treat that's good for you and fun to eat.

**This is what you'll need:**

- 1 8-oz. container of your favorite flavor of yogurt
- 4 small paper cups
- 4 wooden Popsicle sticks (available in most craft stores).
- Plastic wrap

**Directions:**

Pour yogurt into paper cups. Fill them almost to the top. Stretch a small piece of plastic wrap across the top of each cup. Using the Popsicle stick, poke a hole in the plastic wrap. Stand the stick straight up in the center of the cup. Put the cups in the freezer until the yogurt is frozen solid. Remove the plastic wrap, peel away the paper cup, and eat your pop! Make 3 to 4 pops. Enjoy!

## Holiday Closings

**Columbus Day**

Monday, October 13

**Thanksgiving**

Thursday, November 27

Friday, November 28

**Christmas Eve**

Wednesday, December 24

(closed at Noon)

**Christmas Day**

Thursday, December 25

**New Year's Eve**

Wednesday, December 31

(closed at Noon)

**New Year's Day**

Thursday, January 1

*Lil' Savers PrimeTimes is published quarterly and totally for PFCU Lil' Savers. If you have any articles of interest that you would like to be considered in the newsletter, please mail them to: Editor/ Lil' Savers PrimeTimes, 5656 S. Packard Ave. Cudahy WI 53110.*

**Phone:**  
414.486.4500

**Toll Free:**  
800.835.9680

### Branch Locations

#### Downtown

1010 N. Water St.  
Milwaukee, WI 53202  
Fax: 414.271.0217

#### Zeidler Municipal Building

841 N. Broadway  
Milwaukee, WI 53202  
Fax: 414.273.1195

#### Auto Banking Center

10605 W. North Ave.  
Wauwatosa, WI 53226  
Fax: 414.774.4353

#### Oklahoma Avenue

1923 W. Oklahoma Ave.  
Milwaukee, WI 53215  
Fax: 414.385.5503

#### Swan Road

4878 N. Swan Rd. (92nd St.)  
Milwaukee, WI 53225  
Fax: 414.527.3186

#### Cudahy

5656 S. Packard Ave.  
Cudahy, WI 53110  
Fax: 414.486.4510

#### Two Rivers

1819 Washington St.  
Two Rivers, WI 54241  
Fax: 920.793.3859

#### Pewaukee

1611 Silvernail Rd.  
Pewaukee, WI 53072  
Fax: 262.547.7583

#### West Allis

6700 W. Lincoln Ave.  
West Allis, WI 53219  
Fax: 414.545.7209

### Service Centers

#### Greenfield

6126 W. Layton Ave.

#### Milwaukee

6402 W. Brown Deer Rd.

#### Waukesha

1501 E. Sunset Dr.

For branch hours  
please call or visit  
our website.

We do  
business in  
accordance  
with the Federal  
Fair Housing Law  
and the Equal Credit  
Opportunity Act.

Your savings are federally  
insured for up to \$100,000 and IRAs  
are insured separately for up to  
\$250,000 by the National Credit Union  
Administration, an agency of the U.S.  
Government.



PFCU is a state chartered credit union.