



Spring 2010

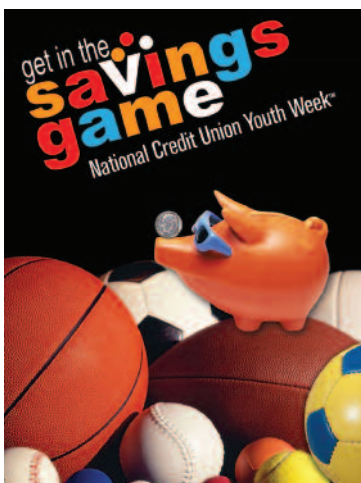
Exclusively for
Neighbors Credit Union teens

Got Game?

It's time to "Get in the Savings Game," and in this game, everyone is a winner! As you grow up, it's important to understand the value of saving – and even more important – how to save. Stop by Neighbors Credit Union, learn about all the programs we offer kids, and find out how you can get in the game.

Visit Neighbors Credit Union the week of April 18-24, 2010, and help us celebrate National Credit Union Youth Week. We will teach you about saving money and show you how quickly those savings can add up. Whether you're saving for the latest Nintendo Wii game or your college tuition, you're never too young to start saving.

Not only will we offer financial knowledge, but Neighbors has a gift for you! After you make a deposit into your savings account, you will receive an entry in the National Youth Week Savings Challenge, where ten young savers from credit unions nationwide will each win \$100!*



In addition, when you make a deposit of at least \$50 during Youth Week, you will be entered into a drawing to win four Cardinals baseball tickets, which includes a VIP on-field pre-game batting practice visit! *

Get in the game with smart savings. For more details on the Youth Week celebration, log on to www.neighborscu.org.

*Odds of winning depend on the number of entries received. Deposit must be made during Youth Week to receive entry. Contest begins April 18, 2010 and ends April 24, 2010. National contest valid for members ages 18 and younger; credit union contest valid for members ages 19 and younger. See Neighbors Credit Union for full details.

2010 Clarence Hagemann Scholarship Contest

College is expensive these days, but Neighbors Credit Union is here to help! We will award four scholarships to My.Bux members for \$1,200 each.

This year's essay topic: *The credit union philosophy is "people helping people." Neighbors Credit Union displays this philosophy in our Children's Miracle Network and Homes for Our Troops fundraising, along with other donations, educational seminars and member-beneficial services. How do you display the "people helping people" philosophy?*

To be eligible for this contest, you must be 19 years old or younger and attending college in the autumn of 2010.

The scholarship deadline is 5 p.m. on Wednesday, March 31, 2010. For complete details and an application, visit our website at www.neighborscu.org. Don't wait any longer, start your scholarship essay today!

First-Time Auto-Buying Seminar

Learn what it takes to purchase a vehicle by attending the teen auto-buying seminar. An auto sales expert will conduct the seminar, and it's free to you as a benefit of credit union membership. This comprehensive workshop covers such issues as how to research a trade-in, the best time to purchase a vehicle, how to get the most for your money, negotiating the deal, negotiating your financing, what to wear and much more! Bring your parents and friends, and find out all there is to know about buying a car!

Date: Thursday, April 22, 2010
Registration: 6:15 – 6:30 p.m.
Seminar: 6:30 – 7:30 p.m.
Questions: 7:30 – 8 p.m.
Place: John F. Kennedy
Community Center
315 Howdershell Rd.
Florissant, MO 63031

Enjoy refreshments during the seminar, along with a chance to win a door prize.

Make your reservations now! Call 314-892-5400, ext. 1224. Or fill out the form, and fax it to 314-892-9876, bring it by a branch near you, or mail it to:

Neighbors Credit Union
Attn: Marketing
6300 South Lindbergh Blvd.
St. Louis, MO 63123.

For the ultimate convenience, register online at www.neighborscu.org.

Free Teen Auto-Buying Seminar Sign-Up

Yes, I'd like to reserve a seat for this seminar.

Member Name: _____

Phone Number: _____

Email Address: _____

Guest Name(s): _____

Get Your First Auto Loan Through Neighbors Credit Union

Like the vehicle you want to buy, vehicle loans come with many options, too. The more you know, the less you'll pay. At Neighbors, we won't steer you to a loan you can't afford. That's in nobody's best interest. Instead, we'll walk you through all of your options and recommend which one is the best fit for your finances. Isn't that what you would expect from your Neighbors?

At Neighbors, we make loans work for you, not the other way around. That's why our vehicle loans are unbeatable! You'll enjoy:

- **0.25% discount for first-time auto buyers**
- Low rates
- Affordable payments
- Terms ranging from 36 to 84 months (*restrictions apply*)
- Pre-approval and a fast turnaround time

Plus, you can receive an additional 0.25% discount on auto loans (excludes specials) when you use payroll deduction to make payments and have a Neighbors checking account and direct deposit!

There are several easy ways to apply for a Neighbors Credit Union loan, including visiting www.neighborscu.org and applying online. Or, visit one of our locations, and speak with a Member Service Representative today!

Earn Gas Cards for Good Grades

Due to lack of interest, we discontinued our Quarterly Blitz drawing, and replaced it with something better!

Neighbors Credit Union wants to reward you for your hard work in school. If you have a 3.8 GPA or higher based on a 4.0 scale, bring your report card to the nearest Neighbors Credit Union and receive a \$5 QuikTrip gas card. My.Bux club members can receive one gift card every quarter, or a total of four per year.

So grab your report card, head to the nearest credit union, and show your report card to the teller to get your gift card. Your hard work really does pay!

Become a fan of Neighbors Credit Union on Facebook, and follow us on Twitter!



www.neighborscu.org • 314-892-5400

Tips For Buying Your First Car

1.) Figure Out Your Needs.

Think about your lifestyle, the environment you live in and how far and how often you'll be driving. All these things can affect the type of car that is best for you.

2.) Create A Budget.

You want to get the best car you can afford, but you also don't want to go broke. Knowing how much money you have to work with is an important part of the car-buying process. (Visit Neighbors Credit Union to get pre-approved.)

3.) Do Your Homework.

It's important to research cars before you buy. Research things like car safety reviews, insurance rates and resale value before you make a decision on what car is right for you.



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6300 South Lindbergh Blvd.
St. Louis, MO 63123

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