



EXCLUSIVELY FOR
NEIGHBORS CREDIT UNION TEENS

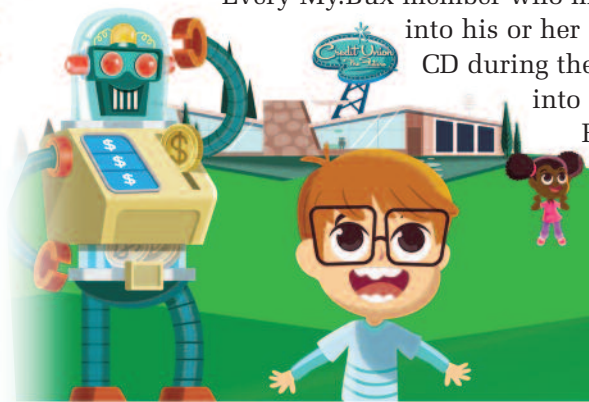
THE SCIENCE OF SAVING

This April, Neighbors Credit Union is celebrating National Credit Union Youth Month, which is a time dedicated to teaching and encouraging kids to develop good financial habits. This year's Youth Month inspires teens to begin saving their hard-earned money, so they can attain their dreams of a bright future.

Everyone dreams about their future. Some dreams require money to come true. How will you achieve those goals, and how can saving money get you closer to those dreams? "The Science of Saving," showcases a fun, sci-fi-inspired theme to get our My.Bux members excited about saving towards a goal. Science has proven that even if you start small, saving your money can compound into something great!

Every My.Bux member who makes a deposit of at least \$50 into his or her savings account or Money Zone CD during the month of April will be entered into a drawing to win a Family & Friends membership to the Saint Louis Science Center!¹

To learn more,
visit us online at
NeighborsCU.org.



¹NO PURCHASE NECESSARY TO ENTER OR WIN. Open to legal U.S. residents. Void where prohibited. Odds of winning depend on number of entries received. Deposits must be made during Youth Month to receive entry. Contest open 4/2/18-4/30/18. For every \$50 deposit My.Bux and Camp Cash members make into their savings account, Camp Cash account, Cash Stash CD or Money Zone CD, they will receive one entry. Funds must remain in the account throughout the drawing. Limit four entries per person, per day. Restrictions apply. See Neighbors Credit Union for full details.

Looking For Student Loans? It's Not Rocket Science!

We all know that college can be expensive, and without scholarships and grant money, it can be discouraging to look at your tuition bill. That's why Neighbors is proud to offer student loans.

We have the right low-cost student loan to meet your personalized education needs. Whether you're a full-time student or need to balance school with work, we'll take the time to build a solution that's just right for you.

Students can defer loan payments until six months after graduation and take up to 10 years to repay their loan. Borrow as little as \$2,000 or as much as \$30,000 per year. We also have consolidation loan options for recent graduates. Visit the Student Loans page at NeighborsCU.org for complete details.

2018 Neighbors Credit Union Scholarship Contest



Neighbors Credit Union knows the value of a dollar, but we also know the value of an education. That's why we are offering to help pay for school by giving away four scholarships.² The excitement of attending college shouldn't be ruined by the price of tuition. At Neighbors, we want to see our members succeed!

To be eligible for this contest you must:

- Be a member of Neighbors Credit Union.
- Be age 19 or younger.
- Fill out the application form.
- Submit the assigned essay.
- Have been accepted into college and will attend in the fall of 2018.

All entries must be to Neighbors Credit Union by 1 p.m. CDT on March 31, 2018. For complete details and to fill out an application, visit NeighborsCU.org.

²NO PURCHASE NECESSARY TO ENTER OR WIN. Open to My.Bux teen club members (between ages 13 and 19 years old) who are legal U.S. residents and will be a college student during the autumn of 2018. Void where prohibited. An eligible participant is automatically entered into the contest when he or she sends in a valid entry during the application phase. Odds of winning depend on number of entries received. Membership eligibility required. Restrictions apply. See Neighbors Credit Union for full details.



Test Some Saving Formulas

Top Tips For Saving In 2018

1. Set a realistic savings goal.
2. Choose a savings account carefully.
3. Make saving automatic with direct deposit.
4. Keep track of your spending.
5. Set a budget, and stick to it.
6. Be a smarter shopper.
7. Take advantage of budgeting apps.
8. Regularly assess your progress.



Source: BankRate.com

Create a Compound Of Savings

My.Bux Club members – you can open a 12-month certificate of deposit for as little as \$100. Plus, you can add money to it (\$10 minimum) whenever you like. What a great way to make your money work for you just by saving it! Visit NeighborsCU.org for details.



Spring 2018



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NeighborsCU.org 314-892-5400

MAR18-1120TP



Neighbors will reward you for your outstanding grades. If you have a 3.8 grade point average or higher on your recent report card, bring it with you on your next branch visit to walk away with a \$5 gift card to Quick Trip. It's that easy!

Turn In Your Report Card Biology, Chemistry & Physics, Oh My!

Turn In Your Report Card