

NEWSLETTER



Welcome to the summer edition of the LLCU Making Cents Newsletter, where sunshine meets smart choices!

Summer is the perfect time for adventure, relaxing with friends, and trying something new—including learning how to make the most of your money. Whether you're learning valuable lessons like Max in

"Max and Clouddrusher" (see story on page 2), figuring out how to stretch your first paycheck, or getting rewarded just for reading (yes, really!). This issue is packed with ways to make your summer fun and financially smart.

So grab a cold drink, find some shade, and take a few minutes

to explore how a little financial know-how can make a big difference—this summer and beyond.

Let's make it a season to remember (and save)!

—Your Friends at LLCU

ASK LLCU

Send us a question you have about banking, money, or working at a credit union! If your question is selected an LLCU staff member will answer it here!



ANSWERED BY:
Corey Conroy
AVP of
Human Resources

What kind of jobs can you have at a credit union?

This question was submitted by Avery in Pana, IL

When you think of a credit union, you might picture money or waiting in line to see a teller—but there's so much more going on behind the scenes! Credit unions need lots of different departments and people to keep things running smoothly.

Here are just a few:

- Operations – The team you see in the branch or hear on the phone, who help with accounts and transactions!
- Lending – Helps members get loans for things like cars or houses.
- Accounting – Keeps track of the credit union's money and makes sure bills get paid.
- Collections – Works with members who are behind

on payments or have overspent their accounts to get them back on track.

- Compliance – Makes sure we follow all the rules and regulations.
- Human Resources – Hires employees, makes sure staff is paid, and helps take care of the team.
- IT (Information Technology) – Manages & troubleshoots technology for staff and looks for cool technology for our members.
- Marketing – Shares news, special offers, and updates with members.

There's a job for almost every interest at a credit union. Next time you visit a branch, ask an LLCU team member about their job!



MAX AND CLOUDCRUSHER

Max loved collecting cool action figures. His favorite was *Clouderusher*, and he had every version— except the limited-edition one with the glow-in-the-dark lightening bolts. It cost \$45, and Max had been dreaming about it for months.

He almost had enough money saved. Every week, Max earned \$5 for helping his parents with chores. He'd started saving in a jar marked "Clouderusher Fund," and was up to \$38.

But one afternoon, Max went to the store with his friend Lily. He saw a big bag of sour gummy worms, a slime kit, and a comic book— all calling his name.

"I'll just get the gummies and the comic," he thought. "I'll still have a few dollars left."

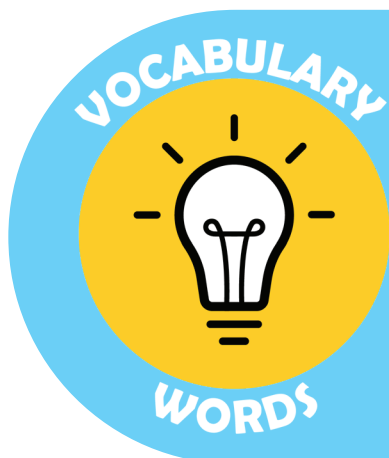
By the time Max got home, he realized he had only \$21 left in his jar. His heart sank. "Why did I do that?" he groaned.

The next day, Max told Lily what happened. "Saving can be hard," she said. "But maybe you could try writing down what you spend your money on or setting a rule— like waiting a day before buying something. If you see something you want at the store, you don't have to buy it today, it will still be there later."

Max liked that idea. So he made a new rule: *Before I buy anything, I'll wait a day or two and think about if I really need it.*

He also made a little chart to keep track of his savings and decorated his jar with a picture of Clouderusher to stay motivated.

Four weeks later, Max finally reached his \$45 goal. Holding the shiny, limited-edition figure in his hands felt amazing. But what felt even better?...knowing he had worked, saved, and stuck to his plan.



Allowance	The money that parents give kids regularly, usually for doing chores or tasks.
Spend	Using your money to buy something.
Price	The amount of money something costs.
Fund	A sum of money saved or raised for a specific purpose, like saving for a big trip or a new bike.



PARENTS!



Has your child demonstrated a smart money move you'd like to tell us about?

Visit our website to share the story and you might see it in the next issue!

Find the **Activity Center** at llcu.org/banking/youth-accounts to share their smart money moment.



Dollars & Dreams: Finance Skills for **Teens**

Got Your First Job? Here's How to Make Your Money Work for You



Getting your first job is a big deal—go you! Whether you're bagging groceries, babysitting, lifeguarding, or working at your favorite fast-food spot, that first paycheck is a major step toward independence. But before you spend it all on sneakers, snacks, or gaming gear, here are some smart money moves to help you make the most of your hard-earned cash.

1. Open a Checking and Savings Account

If you haven't already, open both a checking account and a savings account with your credit union (hint: we're here for you!). A checking account helps you manage daily spending and set up direct deposit for your paycheck. Your savings account is where you'll build up money for your goals.

2. Set Goals (Big or Small)

It's easier to save when you know why you're saving.

Want to buy a car someday? Go on a trip with friends? Start with small goals, like saving \$100, then build up.

Pro Move: Break big goals into mini-milestones. Reaching each one will keep you motivated!

3. Know Where Your Money Goes

It's way too easy to lose track of spending—especially with food runs, apps, and impulse buys. Try using a budgeting app or just write it down. You might be surprised how much you spend without realizing it.

Try This: Track every dollar you spend for one week. Then ask: "Was that worth it?"

4. Start Saving Something Every Time

Even if it's just \$5 or \$10, get in the habit of saving a portion of each paycheck. Set up an automatic transfer to your savings so you don't even have to think about it.

We can help you with setting this up!

Golden Rule: Pay yourself first.

5. Be Smart with Debit Cards

Swipe smart. Your debit card is linked to real money in your account, not magical funds. Check your balance regularly and avoid overdrawing—it can lead to fees or declined purchases. Also, be sure to review transactions for fraud (payments you didn't make). If you see a suspicious charge, call us right away!

6. Watch Out for "Spending Traps"

Subscriptions, mobile game upgrades, takeout—small charges add up fast. Before you buy something, ask yourself if it's a need, a want, or just habit.

Final Thought: You're In Charge Now

Earning money means freedom—but it also means responsibility. The choices you make now can help you build a future where you're not just earning money, you're in control of it.

And don't worry—you don't have to figure it all out alone. We're here to help with teen-friendly accounts, financial tools, and answers to any money questions you've got.



KEEP YOUR BRAIN IN SHAPE THIS SUMMER!

Just like playing sports keeps your body strong, reading over the summer keeps your brain sharp and ready for school in the fall. Studies show that reading just 20 minutes a day can expose you to 1.8 million words a year—that's a lot of new ideas and cool facts! Plus, kids who read during the summer are more likely to stay on track or even get ahead in school. So grab a book, find a shady spot, and let the adventure begin!

Did you know that LLCU PAYS Making Cents Youth members to read? With our Bucks for Books Program, kids of all ages have the chance to boost their savings while forming good habits and strengthening their reading skills.

Here's how to participate:

- Open an MAKING CENTS LLCU Youth Savings Account with just \$5.00!
- Fill out the Bucks for Books Log (found at llcu.org/banking/youth-accounts/ or by visiting a branch) and turn it into your LLCU Branch once you've read 10 books.
- \$10 will be deposited into your Making Cents LLCU Youth Savings Account.
- Withdrawal the funds or KEEP SAVING – IT'S UP TO YOU!

Color and decorate!

Bring the completed coloring page into your nearest LLCU branch to get a prize from the treasure box.

