



July 2006
eYe witness

GEN **Y** CLUB

same great club, now with more **Y** **what's going on? and Y?**

Century Credit Union has changed it's teen club! • **Y?**

To bring **You** more of what **You** need as a credit union member
and a young adult. • The Gen **Y** Club has new features and

benefits to make our program unlike anything else **You'll** find in
the area. • Starting with e**Y**ewitness, our new newsletter. •

In addition to great financial information, we're going to add a
local angle. • **You'll** find out what **You** can do to make the

most of **Your** money at the credit union. • And **You'll** also
discover even more great ways to hang out with new friends. •

At the Gen **Y** Club, it's all about **You!** • **Y** not enjoy it!

2 reasons why
VISA
is the
coolest thing
since we
changed our name

1 **Y4U** REWARDS
TURN INTO **VISA**
GIFT CARDS!
Now, every time you
make a deposit at
Century Credit Union,
you'll get a stamp on your new
Y4U Rewards Card. Each
stamp is worth \$1, and you can
exchange your **Y4U** Card any
time for a VISA Gift Card. Each
Y4U Rewards Card holds up
to \$25 in stamps. Cash in your
pocket—Cool!

2 **GEN Y VISA**
CREDIT CARDS
AVAILABLE!
We couldn't believe
it either — at first!
But then we realized
building good credit as early as
possible is something we can
help with. Now, with their
parents' permission, Gen Y
members ages 16 and over may
be eligible for a VISA credit
card. See the article on the
back for all the information!

the write stuff

Congratulations to our scholarship winners, **Lindsay Morris** and **Tyler Watz**. Both were awarded \$500 at Century Credit Union's annual membership meeting in May.

Lindsay received the Louis Kovarik Scholarship for her winning essay about spending a day at Century, shadowing the staff.

Tyler's prize-winning essay about the dangers of second-hand smoke earned him the William Pauly Scholarship.

Both scholarships are presented every year in memory of Mr. Kovarik and Mr. Pauly, both of whom served on Century's volunteer board of directors.



Pictured at the annual meeting are (left to right) Century President Bob Eike, Kovarik Scholarship winner Lindsay Morris, Century Board Chairman Mark Falkner, Teen Club Coordinator Alissa Slyman, and Pauly Scholarship winner Tyler Watz.

a sale for angels

We're so proud of Teen Club Coordinator **Alissa Slyman**, who organized Century's very first sidewalk sale. Think of it as one giant garage sale, with items donated by Century staff and a few members, too.

Members and passers-by attended the sale on a Saturday in June. All the proceeds — about \$250 — will go to benefit **Angels Arms**, an organization that assists foster children and foster families.

visa credit card for teens

No, we're not crazy! We're making history as one of the first financial institutions in the area offering a real opportunity for teens to build credit.

what you need to know

The Gen Y VISA is a *real* credit card with a credit limit of \$200 and an annual percentage rate of 9.9%. Using credit is like making a promise. If you make a \$50 purchase with your Gen Y VISA, you promise to pay \$50 back to the credit union in a timely manner.

what your parents need to know

The Gen Y VISA is only available to qualified teens ages 16 or older, with a parent co-signer. Parents can monitor card activity online and will receive prompt notification of late or missed payments.

Request a brochure about the Gen Y VISA by calling Alissa at 636-464-5037 or 800-880-0640. Or send an email to alissas@centurycu.org.

summer fun!



Lauren Bansbach, age 14, (on the right) and her mom Gina joined about 100 other Century club members and their parents for a **free Movie Night** at the Keller 8 Cine in Lemay in June.

More than 50 members attended a Crazy Bowl at DuBowl Lanes in Lemay in June as well.

Watch your mailbox for more invitations to other summer fun events. And call us if there's anything **You** would like to do.



GEN Y CLUB

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