

# focuspoints

*A publication for the members of Little Giant Federal Credit Union*



*Summer 2015*

## Summer Fun for Less!

Whether your summer fun comes in the form of a vacation, staycation, or daily warm-weather activities, there's no doubt that some planning is needed for a successful summer.

By following some simple tips, you can plan the ultimate summer at a great price and with little stress:

- If you're thinking about traveling, book ASAP. Once you know you'll be taking a trip, try to book your flight right away. The more flexibility you have in terms of dates, the better deal you can get.
- Opt for a "Staycation." There are plenty of options; return to nature at parks, nature centers, or local lakes and beaches; get some culture at a local museum, aquarium, science center, festival or concert; spoil yourself at the spa, shopping, or dinner at a fancy restaurant; camp out in your backyard - pitch a tent, tell ghost stories, sing songs, and make s'mores.

Make the Most of the Season by:

- Playing in the water whether it's the ocean, lake, pool, even the sprinkler or hose.
- Cooking light and healthy with simple and fresh ideas from easy salads and dips to grilling and fresh fruits.
- Soaking up some sun in your backyard, at the pool or beach, gardening, or even washing the car. Don't forget your sunscreen!
- Doing nothing. Relax on a lounge chair, nap in a hammock, or simply breathe in the air and watch the summer sky.

As you plan for summer, remember Little Giant Federal Credit Union can also help with vacation loans, summer credit card incentives, and even setting up a vacation club account for next year's summertime prep.



## Still Looking for Volunteers!

### Volunteer Help Needed:

Your credit union is looking for individuals to help with supervisory committee work. Hours are flexible and training will be provided. Anyone interested in finding out how your credit union operates please give us a call at 412-771-6400. Five (5) to Ten (10) hours each month (mileage and meal allowance provided).

## Congratulations to the Winners of Our Youth Week Coloring Contest

**1st Place – Lexi B.**

**2nd Place – Riley V.**

**3rd Place – Lace B.**

The voting took place at our annual meeting held on May 3, 2015, we displayed all entries that were sent. Everyone that attended our annual meeting placed their vote. We would like to thank the parents for getting the children involved and thanks to all who participated. We are looking forward to Youth Week again next year. It will be our 75th anniversary, please get your children involved. It would be nice to get more participants, we need to get our youth involved in their credit union. As they grow up they will be getting jobs, learning to save, also needing a car or just establishing credit. We will be there to help them through the process.

## Holiday Closings

**INDEPENDENCE DAY**

*Friday, July 3*

**LABOR DAY**

*Monday, September 7*



## Raising Money Smart Kids

All parents want their children to succeed. So it makes sense to teach them how to be a wise consumer and competent money manager. As with most things, kids don't always practice what you preach, but they often emulate what you practice. So evaluate your own attitudes about money and become financially literate yourself. Following are a few tips to use to encourage your kids to save and manage money.

**Get them interested in money early.** When your children are very young, show them how to tell different coins apart. Then, give them a piggy bank to store their change. Once the saving has begun, let them spend money on treats, buying things both when there are just a few coins in the bank, and when it's completely filled. This way, they will come to realize that a little bit in their piggy bank buys a small treat, but a full bank gets them something special.

**Make saving a habit.** To get kids off on the right foot, make a house rule of saving part of their earnings, whether it's from their weekly allowance, babysitting, or a part time job. If you don't set some sort of guidelines, chances are pretty slim a child will take the initiative to save.

**Open a savings account in a child's name.** This can introduce them to making money through interest, as well as the importance of saving in a safe place. Be sure to plan regular trips to the credit union, since being able to participate in something "grown-ups" do will make any young person feel mature.

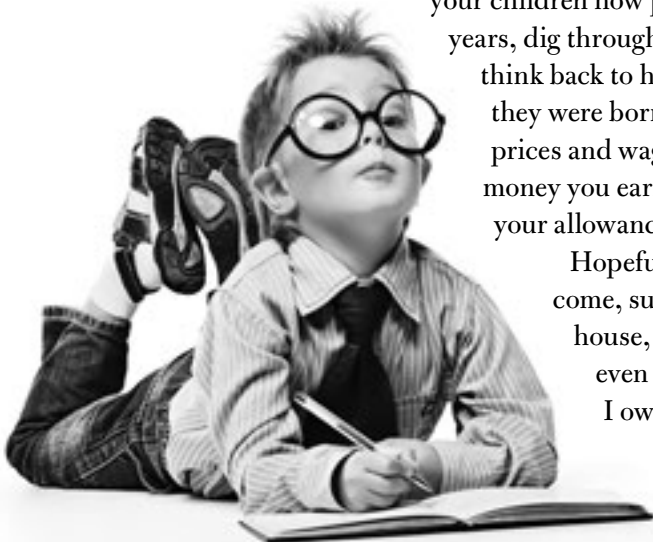
**Encourage goal setting.** Have your kids write down their "want" list, along with a deadline for getting those items. For example, your child may want an Xbox by the end of summer. Visualizing may give them the added motivation they need to save.

**Give regular allowances.** Allowances give kids experience with real-life money matters, including saving, spending and being self-reliant. Some parents feel they don't need to pay allowances because they hand out money when kids need it. But surveys have shown that kids who got money from their parents as needed saved less and were broke more often than those who earned allowances, even when the total amounts children in each group received were the same.

**Help suggest ways to earn money.** Encourage them to do special household chores or to look for opportunities to rake, cut grass, or shovel snow for family or neighbors.

**Show them the effects of inflation.** To show your children how prices have risen over the years, dig through old checkbook registers or think back to how much a movie cost the year they were born. Compare that to today's prices and wages. Let them know how much money you earned in your first job, or for your allowance when you were their age.

Hopefully, when financial successes come, such as a first bike, car or even house, your son or daughter might even turn to you and say, "Thanks, I owe it all to you."



## Going on Vacation? Call Us First!

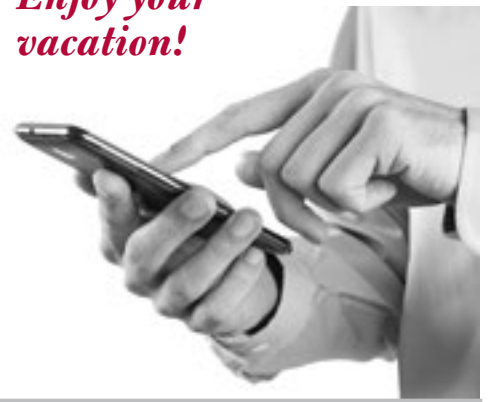
To protect against theft and unauthorized use of your Little Giant Federal Credit Union credit and debit cards, we monitor your card activity 24 hours a day. If we notice suspicious activity on one of your cards, we'll need a way to contact you while you're on the road—just to confirm if the activity is authorized.

### Before your trip:

- Call the Member Service Center to let us know the dates of your trip and where you'll be traveling.
- Give us your cell phone number or out of town contact information so a representative on behalf of Little Giant Federal Credit Union's Fraud Service Center can call you if there is a potential problem.
- Add your e-mail address to your contact information, if you will have e-mail access during your trip.

If you receive a message from a Little Giant Federal Credit Union representative about possible unauthorized card use, please respond to our phone call in a timely manner. We will place a temporary hold on your card if we do not hear from you. If you find that your card has been temporarily suspended, simply call to remove the hold.

**Enjoy your vacation!**



## Still Checking at a Bank?

Why not open a Share Draft Account today at your credit union? Little Giant FCU offers members a checking account with:

- No monthly service charges
- No minimum balance
- No ATM surcharge fees at any credit union or PNC location
- Direct Deposit
- First order of 50 checks FREE
- Debit Card

Stop in to the Credit Union today and get a checking account that's really free!



## Looking for Loans to Get the Kids Through College?



NOW YOU CAN PAY FOR COLLEGE THE SMART WAY

Sallie Mae Smart Option Student Loan<sup>®</sup>

TOGETHER WE CAN DO THIS.

▶ GET STARTED

Visit our website and click on the link to find out how to get the money you need to get your kids through college.

**Together we can do this!**

## VISA<sup>®</sup> Credit Card Introductory Rate 4.9% APR\*

Do you have credit cards with a high balance? Why not consider taking a VISA<sup>®</sup> Credit Card from your credit union at this great rate for 6 months. You can use it to pay off balances with a higher rate. No balance transfer fees.

**Call us today for an application!**

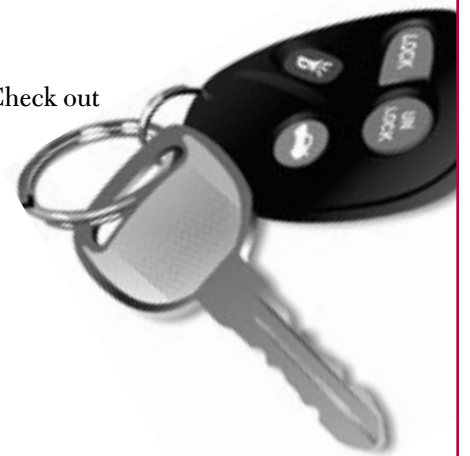
*\*New Cards only*

## Is it Time for a New Ride?

Looking for a new or used car or refinancing your car from another financial institution? Check out our great rates! Plus, get a FREE\* gas card. (Limited Time Only.)

### Car Loan Rates Have Never Been This Low!

New Car Rate Never Titled	<b>1.9%</b>	APR 48 Months
1-3 Years Old	<b>2.9%</b>	APR 48 Months
	<b>3.9%</b>	APR 60 Months
	<b>4.9%</b>	APR 72 Months (loans over \$15,000)
Used Cars 4-6 Years old	<b>4.9%</b>	APR 48 Months
Used Cars/Trucks	We use retail value in NADA book	



**Have your car financed at another financial institution, call us and maybe we can give you a better rate than you have!**

These rates can change at any time, so hurry in for our best rates ever! Call the office at 412-771-6400 and we will let you know what you need to do to apply. This does not apply to loans already financed at Little Giant FCU.

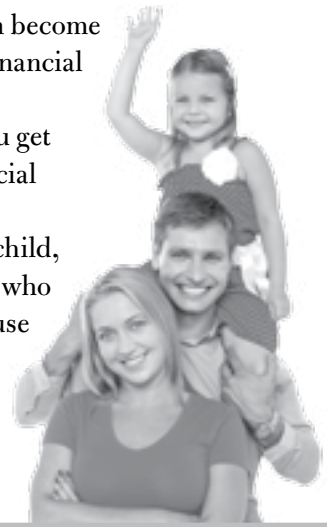
*\*\$50.00 gas card for new cars. \*\*\$25.00 gas card for used or refinancing from another financial institution*

# It's a Family Affair

At Little Giant Federal Credit Union, when you become a member, your family members also can become members. It's one of the many ways the people you know and care about can benefit from the great financial services you're receiving from Little Giant Federal Credit Union.

If you enjoy the low loan rates and fees, convenient, friendly services, and higher savings rates you get from your credit union, share us with your family. Credit unions are member-owned nonprofit financial cooperatives dedicated to improving members' lives.

Anyone in your immediate family, including a spouse, child, sibling, parent, grandparent, grandchild, stepparent, stepchild, stepsibling, or adoptive relationship, and persons living in the same residence who are maintaining a single economic unit (i.e., domestic partners, legal guardianship) all can join because you currently are a member. Help improve your family's financial lives today--encourage them to become members of Little Giant Federal Credit Union.



**Join today, visit us and fill out an application, it's that easy!**

## Little Giant Federal Credit Union

600 Chartiers Avenue  
McKees Rocks, PA 15136

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US POSTAGE  
PAID  
GRAND RAPIDS, MI  
PERMIT 1

**VISIT US ONLINE at**  
[www.littlegiantfcu.org](http://www.littlegiantfcu.org)

## Contact Us

### MCKEES ROCKS OFFICE

600 Chartiers Avenue, McKees Rocks, PA 15136  
(412) 771-6400 • Fax (412) 771-2478  
Monday-Thursday : 8:00 am - 4:45 pm  
Friday: 8:00 am - 4:15 pm

### DUQUESNE UNIVERSITY OFFICE

*Our Duquesne University Office has moved to:*  
Liebermann Bldg. Room 106  
600 Fifth Avenue, Pittsburgh, PA 15219  
(412) 391-1340  
Tuesday and Thursday: 9:00 am - 4:00 pm

### Voice Response System:

(412) 771-1383

### Web: [www.littlegiantfcu.org](http://www.littlegiantfcu.org)

To report lost or stolen VISA® Card: 800-991-4961  
To report lost or stolen Debit Card: 800-991-4965

## AFLAC Available

Little Giant is pleased to announce three AFLAC programs available direct to members. The plans are:

- Accident
- Cancer
- Critical Care and Recovery  
(includes heart attack and stroke)

These plans can be paid for directly out of your account and are available to members under the age of 65. Members can protect themselves, their spouses, and their children up to the age of 26. These plans are all guaranteed renewable and have rate stability, so the amount you pay stays the same even if you move into a higher age bracket. We have information in our office that we can send out to you. If you would like to sign up for any of the plans you can contact the Little Giant AFLAC agent Michael Murtough at 412-320-3709 or you can email him at [michael\\_murtough@us.aflac.com](mailto:michael_murtough@us.aflac.com).