

“Our vision is that United 1st will be our member’s recommended source for financial solutions, through our continued investment in our respected employees and the communities we serve.”

Credit Union Youth Month!

Money Tips for Kids!

Allowances: Sit down with your child and encourage them to identify ways for them to earn money through work (e.g., put away their toys, make their bed, etc.)

Shopping: Make a grocery list and get kids to cut and organize coupons with you – then go to the store, and have them match the coupons with the items on the shelves.

Celebrate saving: Discuss with your kids an appropriate and safe place to keep their money (e.g., piggy bank, plastic container, wallet, etc.).

Going out to eat: Compare menu items and prices (e.g., ordering water vs. soft drink). Show them the bill at the end of the meal, talk about tips and taxes.

Withdrawing money from the ATM: Teach them about the “invisible money” at ATMS and how it really works – it isn’t free – you had to earn it and save it (e.g., how it is connected to a bank).

Specific examples of common opportunities to teach children about money

Preschool Years (2-5)

Start with the basics such as money identification. Teach them to tell the difference between a penny, nickel, and a dime. Show them a \$1 bill and start showing them how you use these dollar bills to purchase items.

8-12 year-olds

Help your kids write down some financial goals if they want to purchase a big-ticket item, such as: video equipment or designer clothes. This experience can focus on the act of saving. Introduce lessons to make money (e.g., bake sale, lemonade sale, etc.). This may be the making of a young entrepreneur!

Teenagers

Introduce the concept of a job/working (e.g., chores, mowing lawn for neighbors, to getting a part-time job after school). Teach them how to use a savings account; how to fill out a checkbook; how to responsibly use a credit card. Parents can set an example by the way they handle money. Talk openly about money with your children. Encourage them to ask questions.



Special Accounts

Bundles of Joy

Newborns-1 Year*

First \$5 deposited in account by United 1st Federal Credit Union

Earns dividends

Kirby Kangaroo

Children's savings account up to 12 years old*

Earns dividends

Incentives to save



1st Impression

Student account for 13-21 years old*

Saving account

Checking account (16 & older)*

VISA® Debit Card (16 & older)*

FREE online account access with CU Online

CU Succeed® Teen Program

Mobile Money

*If under age 18, a parent or guardian must be a joint on account

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***Terms and Conditions apply. APR is Annual Percentage Rate.

Money



Q H S G R V D C D Z W L Z Z D
 V U F I F T Y H I V L F W O B
 C I A J E B B U M U G Y L S E
 L S R R R S P N E H M L Q L E
 N X Z L T Y C D F R A S N L A
 H E Z R C E S R B R Q B P I J
 U L T H F O R E X K R H G B H
 S K L E Y K I D M Y E S X U E
 I P O M N R O N C J T Y O V T
 F V Y U X K L W S J N N C H Z
 K D X W C U R R E N C Y E P J
 J P P F E P G U E D D H X W S
 C N I Z C D A P W N Z S N O T
 Y V E N O O W C Z X U Y S X K
 E L E K C I N K V P Y E N O M

PENNY	NICKEL	DIME	QUARTER	COINS
ONE	FIVE	TEN	TWENTY	FIFTY
HUNDRED	BILLS	CURRENCY	DOLLAR	MONEY

Hours of Operation

All Member Service Centers
 Monday, Tuesday, Thursday,

Friday: 9am - 5pm

Wednesday: 9am - 1pm

Drive-Thru open at 8am

Kingsland

Friday: 9am - 6pm

Saturday: 8am - Noon (Drive Thru Only)

Waycross

Friday: Open until 6pm



Federally Insured
 by NCUA.

Member Service Centers

St Marys

2000 Osborne Road
 (912) 882-4630

Erica Merritt

Kingsland

160 N. Gross Road
 (912) 729-2800

Kim Mitchell

Eastman

854 College Street
 (478) 374-7777

Ann Harrell

Blackshear

Regional Manager, Tommy Cannon
 3705 U.S. 84 East
 (912) 449-4077

Angela Robison

Folkston

3773 Second Street S.
 (912) 496-2006

Marian Sikes

Waycross

1912 Memorial Dr. Ste. F
 (912) 283-1450

Jack Yarbrough