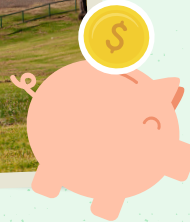



Hokuiki Herald

JANUARY
2025

THE OFFICIAL NEWSLETTER *for* MAUI COUNTY FCU KIDS!



How Your Credit Union Can Help You

 A new year is a great time to think about your goals and how to achieve them. Whether you're saving for something fun now or planning for the future, your credit union is here to help at every stage of life.

What Is a Credit Union?

A credit union is like a bank, but instead of being owned by big companies, it's owned by its members—people like you and your 'ohana! Credit unions focus on helping their members with lower fees, better savings rates, and tools to learn about money.

How a Credit Union Can Help You Now

- **Grow Your Savings:** Deposit money into your savings account, a safe place where it can grow over time.
- **Learn About Money:** Many credit unions have programs just for kids, where you can learn how to save, spend, and even give money to help others.
- **Reach Small Goals:** Want to save for a cool toy, a video game, or a fun outing? You can set up a separate account to help reach your goals.

Growing With You Over Time

As you get older, your goals will change. You

might want to save for a car, pay for college, or even start your own business. A credit union can help with those big goals too! Here's how:

- **Checking Accounts:** When you're ready to manage your own money, a credit union can provide tools like checking accounts and debit cards.
- **Loans for Big Dreams:** Need money to buy a car or go to school? Credit unions offer loans with lower interest rates to help you achieve those dreams.
- **Financial Advice:** Credit unions are there to guide you, offering tips and tools to help you make smart choices about your money.

A New Year, a New Goal

This January, set a savings goal for the year. Start small, like saving \$10 for a treat, or dream big, like saving for summer activities. Write it down, share it with a parent or friend, and visit your credit union to set up a savings plan. You might even find fun tools or challenges to help you stick to it!

Every dollar you save is a step closer to your goal. With the support of your credit union, 2025 can be the year you build strong money habits and work towards your dreams!

kids club

PRIZE CORNER

Redeem your tokens for prizes!

2

TOKENS

Mini Animal Mochi Squishes
Crocs Charms | Stamps

5

TOKENS

Mini Squishmallows | Play Doh

10

TOKENS

Small Squishmallows | Jump Rope
Kinetic Sand | Plant a Pet

25

TOKENS

Legos | Diamond Art| Squishmallows
Soccer Balls | Footballs

50

TOKENS

Remote Controlled Vehicles
Jumbo Nerf Blasters | Building Kits
Wireless Microphone

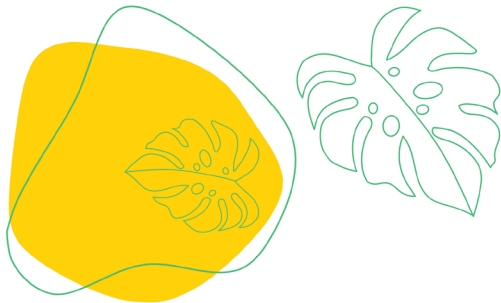
Prizes may vary by branch and are available while supplies last.

CREATE YOUR OWN SAVINGS JAR

Saving Goal : _____

Materials Needed

- Clean, empty jars or plastic containers
- Stickers, markers, and colored paper
- Glue, tape, and scissors
- Optional: glitter, washi tape, or fabric for decoration



Instructions:

Your Savings Jar will be your personal “Savings Jar” where you can save coins or bills toward a specific goal. Think about something you want to save for in the new year (a toy, book, or special outing).

- Decorate the Jar: Get creative with decorations that match your saving goal. For example, if you’re saving for a new bike, you can draw or paste bike-themed images on the jar.
- Label It: Use a piece of paper or sticker to write the goal on

the jar. For example: “Saving for a New Game!”

- Add Progress Markers: Add lines or stickers to the jar as progress markers, showing how close you are to reaching their goal.
- Kick Off Savings: Work with an adult to see if they would give you some money to start your savings journey. Or ask if there are any jobs around the house that you can help with to earn some money for your savings goal.

Congratulations Super Savers!

These Kids Club members saved their money and by doing so received enough tokens to redeem them for prizes on the 25 and 50 token prize shelves.



BRANCH LOCATIONS:

Kahului (Maui Marketplace)
270 Dairy Road, Suite 146
Monday - Friday
9:00 a.m. - 5:00 p.m.
Saturday 9 a.m. - 1 p.m.

Lahaina (Fairway Shops)
2580 Kekaa Drive, Suite 117
Monday - Friday
9:00 a.m. - 2:00 p.m.

Wailuku Branch
224 Kehalani Village Drive
Monday - Friday
8:30 a.m. - 4:30 p.m.