



Strong Savings Habits Start Now!

Spending is easy, but learning how to save money can be hard—even for many adults. However, the earlier we learn how to save money, the more likely it is to become a skill and a life long habit.



Your **Kids Savings** account is a great place to keep your money safe. With a few deposits of birthday money, allowance, and any other extra money you might make, your savings balance will begin to grow and earn dividends!

If it has been a while since you have made a deposit into your **Kids Savings** account, have an adult bring you by your nearest financial center today!



Be Sun Smart

Use sunscreen. Experts recommend everyone—no matter your skin tone—wear sunscreen with an SPF of 30 or higher. And if you’re sweating a lot or playing in the water, ensure it is labeled “water resistant” and reapply often.

Avoid the strongest rays of the day. Did you know the sun’s rays are the strongest between 10:00 a.m. and 4:00 p.m.? If you play outside during this peak time, try to seek some shade and remember to use sunscreen, even if it is cloudy.

Cover up. Do you know what’s even better than the right sunscreen? The right clothes! By keeping your body covered with protective clothing, you can minimize your chances of sunburn and excessive sun exposure.

Wear sunglasses. Sunglasses aren’t just for looking cool; they also protect your eyes from the sun. Look for sunglasses with at least 99% ultraviolet (UV) protection.



Insured by NCUA

kids CLUB

scfederal.org



RECIPE:

S’mOreos

Enjoy a twist on an old-time favorite!

Ingredients:

- Marshmallows
- OREO® cookies (or other sandwich cookies)

Instructions:

1. With the help of an adult, roast a marshmallow.
2. Instead of smashing your roasted marshmallow between layers of graham crackers and chocolate, simply twist an OREO cookie apart and place your roasted marshmallow between the bottom half and the top half.
3. Enjoy your S’mOreo!





**SOUTH CAROLINA
FEDERAL
CREDIT UNION®**

**kids
CLUB**

scfederal.org

**Winners of the
Kids Club
Spring Coloring
Contest**

We drew random entries to choose the members who would receive a \$10 deposit to their Kids Savings accounts. Congratulations to the winners!

Sky L.
Age 4

Jeffrey H.
Age 6

Annabelle W.
Age 7

To Contact Us:

scfederal.org

843-797-8300
(Charleston)

803-738-8300
(Columbia)

843-519-8300
(Florence)

843-545-8300
(Georgetown)

864-406-8300
(Greenville/Spartanburg)

800-845-0432
(Nationwide)

Summer Coloring Contest

Color this image and send your artwork to us. You'll automatically be entered into a drawing for a \$10 deposit to your Kids Savings account and have your name appear in the next newsletter!

fishing
in the
RIVER



DEADLINE: August 31, 2023

Mail your entry to:
**South Carolina Federal Credit Union
Kids Club, Summer Coloring Contest
P.O. Box 190012
N. Charleston, SC 29419-9012**

Name _____

Birthdate (Month/Day/Year) _____

