The Good, The Bad, & the Ghetto Fabulous Lesson Guide & Cautionary Tale

CREDIT UNION VALLEY
Our CEO Mike Wark
Without his support and faith in what we wanted to do...
Lesson 1

The work doesn’t end just ‘cause they came through the door
Random Currency
Ringtone Available
Skate park sponsorship
ok...not the actual line up
Lesson 2

Know when to get out while the going is good
Valley Credit Union
Apple Blossom Idol
RidgeFest Concert

Glow in the dark confetti filled beach balls to bounce around the crowd
Lesson 3

Invest in a good program to make life a little easier
Every summer I go out and see as much of the world as I can. It is a lot of fun. This summer I helped clean up several parks and even my credit union. I love parks. There was this one park that had garbage. It made me sad. So I found some Kirby Kids and we started picking up trash. We found old tires, toys, and cans. We were done, we took the cans to the recycling and had $23.05 from recycling. We decided to buy doggy bags for people at the park. A pack of 500 bags was $15.85. There were 15 kids helping clean up and bought each one a freeze-pop for 50 cents. That left $55 cents that we used to make “Litter” signs with big pieces of paper. No clean park. And the local kids love it. I keep it extra clean.

If you are looking for a way to earn some extra money, try finding cans around your neighborhood. Each one can be worth up to 10 cents! That “can” add up fast.

If you saw me in your town this summer, I hope you got to say “hello.” I love seeing all my Kirby friends. It is a lot of fun to be a Kirby Kangaroo.

Save, Spending & Sharing
When you save money at your credit union, you are saving for something like a new bike or video game. It is also important to spend some of your money and give some to charity, with your parent’s help.

Where should you put your money?
Ask for a Kirby Build-A-Bank at your credit union and start today.

Super Kirby Squishy Color Changing Ball
Go to your credit union and see what toys you can earn!

This is Gracelyn. She lives in Canada with her family. She is a Kirby Kangaroo! Kid. She loves to play in the garden and do memory games with her mom and dad. Someday, she wants to be a ballerina or a princess.

Her mom told me that Gracelyn likes to send me jokes and play games at my website. “I like to hop and play and laugh, just like you,” says Gracelyn. “I like you, Kirby Kangaroo.”

I like you too, Gracelyn. Be sure to send me more jokes. They are funny!
Welcome, Valley Credit Union, to the Member Services area. From here you can manage your nCharge program.

**Product Ordering**
- Order Newsletters
- Newsletter Pricing
- Order Print Materials
- Order Club Products

**Customizing the Program**
- Custom HOMEPAGE Message
- Custom Auto Message
- Custom Budgeting Message
- Custom University Message
- Custom Checking/Debit Message
- Custom Credit Message
- Custom Jobs Message
- Custom Savings Message
- Privacy Policy
- Customized Links
- Upload Your Credit Union Logo

**Your Information**
- General Information
- Credit Union PO Box
- Credit Union Street Address
- Mailing House Address

**Tools**
- Marketing Manual (PDF - 226K)
- Logos and Links
- Implementation Plan (PDF - 12K)
- Newsletter Order Deadline Date
- Model Tool for Letters to Kids Enioring Teen Program
- Sample Press Release (right click and 'Save Target As...')
- Letter to Schools
- Letter to Parents
Lesson 4

Youth attracts Youth
No Nights-No Weekends
You have your nights and weekends to yourself. We work daytime hours only.

You Make a Difference
We believe in empowering our staff to make decisions & enjoy meaningful work. You have a voice.

Community Spirit & Involvement
Be a part of the community to improve where we work and live. We support our local communities thru various events & projects.

The Rungs On The Ladder Aren’t Far Apart
We believe in promoting from within. There is room for advancement & programs to help get you there.

Culture Comfort
We offer an inviting, participative environment that values work/life balance.

Staff Events
We enjoy getting together & having a good time. We host numerous staff functions for free such as Upper Clements Park Day, going to the movies, Christmas Parties etc...

Continuing Education
We will pay for you to continue to take qualified courses and update your skills.

Benefits Package
We offer a competitive compensation package including variable pay incentive as well as a full menu of benefits and perks.

You Believe In Going The Extra Mile
You’re not satisfied with “satisfactory”. You strive for a high standard of excellence.

Customer-Owner Service
You pride yourself in your customer service skills and enjoy interacting with others. You are committed to providing “positive memorable experiences” for our customer-owners.

Adaptability To Change
You view change as a new opportunity and go with it.

You Don’t See “Sale” As A Four Letter Word
We believe in identifying our customer-owners financial needs & matching them up to the best products to satisfy those needs. You too believe in this mantra.

You Strive To Get Things Done Correctly
You pay attention to detail...

Listening, Understanding & Responding
You want to understand people. You can appreciate not only what a person is saying but why they are saying it and how to respond to it.

Teamwork & Co-operation
You work well with others and enjoy being a part of a team. You share a sense of responsibility with other members of the team to achieve Valley Credit Unions goals.

Strategic Orientation
You can link day-to-day tasks to Valley Credit Unions’ business objectives.

Bill Falconer
VP Organizational Development
5682 Hwy 1, Waterville NS B0P 1V0
Tel 902.538.4516 Fax 902.538.4529
b.falconer@valleycreditunions.com
Here we are at NSCC Kingstec Campus
Lesson 5

Develop partnerships and be where they are
Demolition Derby – Credit Union Crusher
### Personal Loans, Lines of Credit, and Overdrafts

#### Math On the Job

Denise Morine works at Valley Credit Union. The credit union has 8 branches in Nova Scotia’s Annapolis Valley. At work, Denise is responsible for producing financial statements, branch profit reports, and other reports used by management.

Denise also produces monthly and annual budgets for Valley Credit Union. The calculations she completes for the budgets include interest calculations. “I do interest calculations for numerous items when it comes to our annual budgeting process. I have calculations in the monthly budget for customer-owned loans, lines of credit, mortgages and overdrafts,” says Denise.

Though computer programs help her with the mathematical aspect of her job, Denise says that it is important to be able to understand and do the calculations without technology. “Even with extensive use of computers, you still need to have maths skills to understand how to use the software properly,” she says.

Assume that a budget Denise produces includes calculations for a loan of $12 000.00. The term for the loan is 4 years and the monthly payments are $277.20. How much interest will be paid on the loan over 4 years?

---

#### Explore the Math

**Loan**: money that is borrowed for a specific term, to be paid back with interest.

**Amortization period**: the time required to pay back a loan.

**Line of credit**: an approved loan amount that you can draw on as needed, with interest charged on the money used.

**Overdraft protection**: an agreement with a bank that allows you to withdraw more money from an account than you have in it, up to a specified amount.

Generally, it is a good idea to wait until you have saved up enough money to buy something. Sometimes, though, it makes sense to borrow money for something, and then pay it back over time. For example, you might need to pay for college, which will help you get a career. Or you might want to buy a vehicle so you can transport tools to your job. In both of these cases, you may need to take out a loan. There are various ways you can borrow money.

- A **loan** is an amount of money that you borrow. You receive the full amount of the loan when you sign the agreement, and interest is calculated from that date to the final date of the loan. The length of time required to pay off the loan is called the **amortization period**.

- A bank **line of credit** is an approved loan amount that gives you quick access to money in case you need it in the future. It has a credit limit, similar to a credit card, and interest is charged on the amount of money used.
Lesson 6

Don’t be fearful to directly market to them
gas in the parents car: $10
jeans that didn’t meet approval: $100
hanging with friends: $30
feeling of independence...priceless

there are some things money can’t buy for everything else there’s Debit MasterCard®
Lesson 7

Know how to Connect and Engage
...on their terms
Zach

You could

Be a winner...

Bring this stub to your Branch & be entered to win 1 of 4 iPad2s

Contest closes Dec 14th, 2011
Draw date Dec 16th, 2011
Lesson 8

(And the most important I might add)

Engage your staff - you can’t do it alone.

Unless you’re a fan of Adavan...
Send Money anytime with Ease.

Interac® e-Transfers now available

R U 25?
We want to know what you're thinking...

JOIN OUR YOUTH COMMITTEE