## **PowerSource**

Keeping Members Connected | Sept./Oct. 2013



# Welcome To The Youth Appreciation Edition Of Power Source!

SPECIAL YOUTH EDITION

We're celebrating how important younger members are to GPFCU by filling this issue of the newsletter with financial tips and lifestyle information just for them. Pass the info on to the youth you appreciate in your life.

### The Ins And Outs Of Creating A Budget

If your money goes out as fast as it comes in, take some time to create a budget. Only then can you know where you stand and how to reach future savings goals:

#### Items To Include In Your Budget Are:

- Monthly Net Income After Taxes
- Monthly Expenses
- Savings Goals

Now you'll know how much money you have left over each month for spending.

Opening a credit union Savings Account with automatic deposits will help ensure you stick to your plan.

Learn more on budgeting.



#### Is New Or Used Better?

Most of us envision cruising in a brand-new car (preferably a sporty, red convertible), but a used car is usually a smarter choice. Plus, they cost less to insure. Do your homework – read reviews and government safety reports. Be smart and save.

#### Start Your (Search) Engine At Georgia Power FCU!

Luckily, if you're in the market for reliable transportation, September is a great time of year. Check out these Members-Only online tools to help you find a great deal:

- CarFinders Auto Buying Service
- Members-only pricing through Enterprise Car Sales®

Click here to get started.

### Where Do People Stash Their Cash?

Here are some funny ideas from readers responding to an online poll from the website Daily Finance that asked:

#### "Where Do You Hide Your Extra Money?"

- In the toilet paper roll
- Inside a picture frame
- Inside the lining of a winter coat
- In the freezer

Apparently, these people have never heard of compound interest! All kidding aside – it's ok to have a little mad money hanging around, but when you put your money in a Georgia Power FCU Young Savers account, it won't just sit there. It'll grow a little every day, getting you that much closer to your goal. It's never too early to start.

Find out how to become a <u>millionaire</u>. So what are you waiting for? Open your account today. It's quick and easy. Contact us for more information at 1-800-360-6362.



Want to have around \$2,609 four years from now? Here's how...

Start with \$100 in a Young Savers Account;

Deposit \$50 each month;

Calculate a dividend interest rate of 1.15% APY\*,
Have a nice chunk of change to fall back on for a
car or your first apartment after college!

### Hunting Down The Perfect Job

Here are a few ideas to help you get started:

#### Start Your Search On The Web

<u>Monster.com</u>, <u>CareerBuilder.com</u> and <u>indeed.com</u> are three of the most popular job search sites to start your research. They provide resumé and cover letter advice to help get you in the door. Set up email alerts to stay on top of new openings.

More and more people are finding job openings through social media like **LinkedIn**, so read discussions and get a feel for relevant industry happenings. Don't forget a professional and polished profile.

Want to try something different? Check out <u>CoolWorks.com</u>, <u>SnagAJob.com</u>, and <u>USAJobs.gov</u> for part-time or full-time employment.

### Employ Yourself

Why not make some cash doing what you love.

If you're a crafty person and like to design, consider renting a table at your local flea market and selling your wares, or babysit if you're interested in working with children. As long as you enjoy what you're doing, your job will be worth the effort!

Visit <u>SBA.gov</u> for advice on starting your own business.

Stay connected 24/7 with Mobile Banking, Internet Banking, CUeDeposit or visit us at www.cuonthegrid.org or on Facebook.

### It Pays To Be A Member

#### With Free Checking & Online Convenience

You'll love your checking account at Georgia Power FCU. Enjoy free Online Banking and convenient surcharge-free ATMs and a VISA® Debit Card. Better yet, transact all of your business, anytime you want, right from your favorite <u>mobile</u> device!

#### **Student Checking**

We offer a special checking account just for our **members age 16 to 25**. There's no minimum balance requirement, and you're provided four free service center transactions per month. Add a convenient VISA Debit Card, Online Banking, Bill Pay and Mobile Banking – it's the perfect choice for the student! Sign up today!

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where members come first

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