

# GREATER CHAUTAQUA

Federal Credit Union

2025 Youth Newsletter



Calling all kids ages 3 - 18!

Take the  
**YOUTH  
MONTH**  
Challenge

GreaterCFCU.com



Let's Be Friends!  
facebook.com/GCFCU



“Get Saving”, “Get Reading”, “Get Fit”, & “Give Back”  
in April for your chance to *Win Cash & Prizes!*



EQUAL HOUSING  
OPPORTUNITY

Your savings federally insured to \$100,000

**NCUA**

National Credit Union Administration, a U.S. Government Agency

[www.GreaterCFCU.com](http://www.GreaterCFCU.com)

**Falconer**  
51 E Main St  
(716) 665-3799

**Dunkirk**  
57 Lakeshore Dr W  
(716) 366-8150

**Jamestown**  
501 W 5th St  
(716) 488-0910

**Mayville**  
41 S Erie St  
(716) 224-4201



# Crow with us! Are YOU on track?!

## Baby Membership **Newborn - 12 months**

GCFCU deposits first \$5 into a Share (savings) Account to open the membership!

## Special Youth and Teen Accounts:

- **Share (savings) Account:** Your share that opens your GCFCU Membership
- **Coverdell Education Savings Account (ESA):** Start saving for education expenses early with this tax-advantaged-high-interest account
- **Billy's Club / Teen Club:** Higher dividends, unlimited deposits, 1 withdrawal per month
- **Teen Checking** with VISA debit card
- **Teen Certificate:** 12 mo. share certificate, ONLY \$250 minimum deposit to open with an outstanding rate of 4.577% APY\* on balances up to \$5,000

## GreenPath Financial Wellness

As a valued Member of GCFCU, you have access to **free educational resources** with this partnership! Take quick, easy courses such as 'Making the Most of your Money', 'CheckRight', and much more through the **LearningLab<sup>+</sup>** by GreenPath

[www.greatercfcu.com/services-tools/financial-resources/greenpath-financial-wellness.html](http://www.greatercfcu.com/services-tools/financial-resources/greenpath-financial-wellness.html)

## Scholarship Program **For graduating seniors**

3 Scholarship Programs with just 1 application (available in November)!

## Credit Builder Loan Program

**Establish a credit score** before you finance your first car, college expenses, etc. all while growing your savings!

## Student Loan

GCFCU has a partnership with **Sallie Mae** to help you fund your education!

*Help the child in your life  
achieve a bright future with a*  
**Coverdell Education Savings Account  
(ESA) at Greater Chautauqua FCU!**

A Coverdell ESA may be an easy way to start saving for your child's education expenses such as -

*Tuition,  
fees,  
books,  
supplies,  
equipment,  
& in some cases,  
room & board!*



## Get the money you need for school.

Whether you're an undergrad, career training or graduate student, we have loans to meet your needs.

GCFCU has a partnership with **sallie mae!**

Benefit from:

- ✓ Competitive interest rates
- ✓ Multiple repayment options
- ✓ No origination fee or prepayment penalty



\*APY = Annual Percentage Yield. Rates effective as of March 17, 2025 and are subject to change without notice.



All Members ages 3 - 18 are invited to take the Youth Month Challenge in April for chances to *Win Prizes!*



## Complete...

Savings Challenge Card  
Reading Challenge Calendar  
Fitness Challenge Calendar  
Community Challenge Card

Included in this newsletter!

## Complete...

Activity Packet

Available in our offices and online!

### Grand Prize!

4 Passes to our 18<sup>th</sup> Annual Summer Picnic!



to earn drawing slips for the Billy Auction Prizes you would like to WIN...



and, more!

**Grand Prize:** Youth Month Challenge participants have a chance to win 4 passes to our 18<sup>th</sup> Annual Summer Picnic at Waldameer! Receive 1 grand prize drawing slip per Challenge Card turned in with a minimum 3 punches/weeks completed! Maximum of 4 grand prize drawing slips per youth member.

**Deposit your Change** Use a coin machine this April in our Falconer, Jamestown or Dunkirk locations and we will waive the coin return fee on up to \$100 of loose change for Youth Members who deposit the funds into their account!!



## Win Cash...

**New Member Drawing** All Youth, age 18 and younger, who join GCFCU in April will be entered to **WIN \$50 CASH!**

*Spread the word...*

GCFCU proudly welcomes *all* who call Chautauqua County *"Home"*!

**Adult CASA Pinwheel Drawing** Support child abuse prevention in Chautauqua County by purchasing a \$1 Pinwheel Card or \$2 Garden Pinwheel! Members will receive 1 drawing slip for every \$5 donated in our offices for a chance to **WIN \$100 CASH!** 100% of proceeds benefit CASA of Chautauqua County.



Pinwheels for  
**PREVENTION**  
Prevent Child Abuse  
America

Visit <https://www.greatercfcu.com/about-us/youth-membership-perks/youth-month.html> for more!

# Savings Challenge

“Get Saving” for your chance to **Win Prizes!**

## Share (Savings) Account

- Your share that opens your GCFCU Membership.
- Account is free with a minimum \$5 deposit.
- Earn dividends on balances over \$100.

## Billy’s / Teen Club Account

- Members age 18 & younger are eligible!
- Only \$1.00 deposit to open account.
- 1 withdrawal per month, no fee! 2<sup>nd</sup> withdrawal closes acct.
- High interest earning dividend rate of 1.51% APY for balances up to \$2,500! If balance exceeds \$2,500, entire balance will convert to standard Club rate.\*\*

Receive a minimum of 3 punches to earn 1 Grand Prize drawing slip.

\*APY = Annual Percentage Yield. Dividend Rates are reviewed weekly and may change without notice. \*\* See our rates

**YOUTH MONTH Savings Challenge**  
April 1<sup>st</sup> - April 30<sup>th</sup>

Earn 1 punch each time you deposit a minimum of \$1 to your Share Account or Club Account.  
1 punch = 2 drawings slips to Billy’s Auction!

**Grand Prize!**  
4 Passes to our 18<sup>th</sup> Annual Summer Picnic at **Waldameer** Est. PA **Water World**

Punch #1

Punch #2

Punch #3

Punch #4

Acct #: \_\_\_\_\_

Name \_\_\_\_\_

\*\*\* Youth member must be present with their punch cards to receive maximum 1 punch per day.\*\*\*

# Community Challenge

“Give Back” for your chance to **Win Prizes!**

## “Give Back” to the community by participating in our Book Swap!

Simply bring in 3 gently used books to swap with a brand new book from the book bin when you visit!

All donated books will be distributed throughout Chautauqua County to non-profits in need!



Receive a minimum of 3 punches to earn 1 Grand Prize drawing slip.

**YOUTH MONTH Community Challenge**  
April 1<sup>st</sup> - April 30<sup>th</sup>

Earn 1 punch each time you donate 3 gently used books at a GCFCU location near you.  
1 punch = 2 drawings slips to Billy’s Auction!

**Grand Prize!**  
4 Passes to our 18<sup>th</sup> Annual Summer Picnic at **Waldameer** Est. PA **Water World**

Punch #1

Punch #2

Punch #3

Punch #4

Acct #: \_\_\_\_\_

Name \_\_\_\_\_

Turn in your Challenge Cards by **May 2nd** to receive drawing slips to Billy’s Auction!

# Reading Challenge



“Get Reading” for your chance to **Win Prizes!**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31	1 Read about gardening for health National Gardening Month Minutes: _____	2 Read about a DIY Project to try National DIY Day Minutes: _____	3 Read a GreenPath* article National Financial Literacy Month Minutes: _____	4 Read a book from your library National School Librarian Day Minutes: _____	5 Read outside National Play Outside Day Minutes: _____
6 Read about your favorite sport National Student-Athlete Day Minutes: _____	7 Read while eating fruits or vegetables National Health Day Minutes: _____	8 Read about your favorite animal National Zoo Lovers Day Minutes: _____	9 Read when you take break Stress Awareness Month Minutes: _____	10 Read about positive thinking Nat'l Erase Self-Negativity Day Minutes: _____	11 Read to your pet/stuffed animal National Pet Day Minutes: _____	12 Read a poetry book National Poetry Month Minutes: _____
13 Read about outer space Full Moon Minutes: _____	14 Read about comedians National Humor Month Minutes: _____	15 Read about International World Art Day Minutes: _____	16 Read about Keep America Beautiful Month Minutes: _____	17 Read about benefits of music International Guitar Month Minutes: _____	18 Read while eating a snack National Animal Crackers Day Minutes: _____	19 Read together with a group National Hanging Out Day Minutes: _____
20 Read about your local Humane Society National Volunteer Recognition Day Minutes: _____	21 Read about the ocean National Dolphin Day Minutes: _____	22 Read about the outdoors Earth Day Minutes: _____	23 Read about the Renaissance Nat'l talk like Shakespeare Day Minutes: _____	24 Read a GreenPath* Article Nat'l Teach Children to Save Day Minutes: _____	25 Read about your favorite tree Arbor Day Minutes: _____	26 Read about an alien character National Alien Day Minutes: _____

\*GreenPath Financial Wellness, Learning Lab+ = Free financial education at your fingertips!  
Located under Services & Tools at [www.greatercfcu.com](http://www.greatercfcu.com).

## Earn drawing slips to Billy's Auction!

Read a minimum of 100 minutes each week!  
Keep track of the minutes every day you read on the calendar above. Reading topics listed on calendar are not required.

Add your total minutes for each week to the Reading Challenge Card on the right. Bring this page into the office once the calendar is complete no later than May 2<sup>nd</sup> to claim your drawing slips.

How to earn Grand Prize drawing slips:  
Complete a minimum of 3 weeks (300+minutes) to earn 1 Grand Prize drawing slip!

Parents Signature \_\_\_\_\_



## Reading Challenge

April 1<sup>st</sup> - April 26<sup>th</sup>

Read a minimum of 100 minutes per week to earn 2 drawing slips to Billy's Auction for each week completed.

**Grand Prize!**  
4 Passes to our 18<sup>th</sup>  
Annual Summer Picnic  
at **Waldameer**  
at **Water World**

Week 1 min.   
(4/1 - 4/5)

Week 2 min.   
(4/6 - 4/12)

Week 3 min.   
(4/13 - 4/19)

Week 4 min.   
(4/20 - 4/26)

Acct #: \_\_\_\_\_

Name \_\_\_\_\_

# Fitness Challenge

“Get Fit” for your chance to Win Prizes!



Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31	1 Butterfly Kicks Bicep Curls Side Leg Raises Minutes: _____	2 Frog Jumps Squats Burpees Minutes: _____	3 Chair Dips Hand Stands Frog Jumps Minutes: _____	4 Squat Jumps Air Punches Side Planks Minutes: _____	5 Sit-ups Burpees Bicep Curls Minutes: _____
6 Push-ups Superman Star Jumps Minutes: _____	7 Calf Raises Butterfly Kicks Bicep Curls Minutes: _____	8 Plank Jog in Place Jumping Jacks Minutes: _____	9 Dance! Minutes: _____	10 Side Planks Sit-ups Frog Jumps Minutes: _____	11 Jump Rope Hand Stands Chair Dips Minutes: _____	12 Run 3 laps around your home! Minutes: _____
13 Crab Walks Side Leg Raises Hand Stands Minutes: _____	14 Inchworms Jumping Jacks Calf Raises Minutes: _____	15 Jog in Place Planks Bike Crunches Minutes: _____	16 Burpees Side Planks Air Punches Minutes: _____	17 Dance! Minutes: _____	18 Air Punches Sit-ups High Knees Minutes: _____	19 Frog Jumps Jumping Jacks Jog in Place Minutes: _____
20 Jump Rope Calf Raises Jump Rope Minutes: _____	21 Planks Side Planks Bike Crunches Minutes: _____	22 Star Jumps Squats Frog Jumps Minutes: _____	23 Inchworms Butterfly Kicks High Knees Minutes: _____	24 Lunges Superman's Crab Walks Minutes: _____	25 Dance! Minutes: _____	26 Jog in Place Burpees Air Punches Minutes: _____

## Earn drawing slips to Billy's Auction!

Work out a minimum of 100 minutes each week! Keep track of the minutes every day you work out on the calendar above. Fun exercises listed on calendar are not required.

Add your total minutes for each week to the Fitness Challenge Card on the right. Bring this page into the office once the calendar is complete no later than May 2<sup>nd</sup> to claim your drawing slips.

How to earn Grand Prize drawing slips:  
Complete a minimum of 3 weeks (300+minutes) to earn 1 Grand Prize drawing slip!

Parents Signature \_\_\_\_\_

✂

## Fitness Challenge

April 1<sup>st</sup> - April 26<sup>th</sup>

Work out a minimum of 100 minutes per week to earn 2 drawing slips to Billy's Auction for each week completed.

**Grand Prize!**  
4 Passes to our 18<sup>th</sup>  
Annual Summer Picnic  
at **Waldameer**  
 Erie, PA  
**Water World**

Week 1 min.   
(4/1 - 4/5)

Week 2 min.   
(4/6 - 4/12)

Week 3 min.   
(4/13 - 4/19)

Week 4 min.   
(4/20 - 4/26)

Acct #: \_\_\_\_\_

Name \_\_\_\_\_

# April Bucket List

Complete this Activity Page by checking off at least 3 achievements per category below.

Receive 2 Drawing Slips to Billy's Auction for completing this Activity Sheet!



## Fun Outside Bucket List!

- \_\_\_ Picnic in backyard
- \_\_\_ Draw with sidewalk chalk
- \_\_\_ Plant flowers or a tree
- \_\_\_ Play hopscotch
- \_\_\_ Go for a hike
- \_\_\_ Blow bubbles
- \_\_\_ Go on a picnic
- \_\_\_ Help spring clean your yard
- \_\_\_ Play in the rain
- \_\_\_ Watch the sun set
- \_\_\_ Ride your bike
- \_\_\_ Catch fireflies
- \_\_\_ Stargaze
- \_\_\_ Hide painted rocks in a park



Add your own:

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## Fun Inside Bucket List!

- \_\_\_ Play a *nice* April Fools Day Joke on April 1st.
- \_\_\_ Start a workout routine
- \_\_\_ Start a reading routine
- \_\_\_ Paint rocks to hide
- \_\_\_ Decorate for Spring
- \_\_\_ Dye jumbo marshmallows
- \_\_\_ Spring clean your room
- \_\_\_ Family dance party
- \_\_\_ Take a virtual field trip  
Where did you go? \_\_\_\_\_
- \_\_\_ Donate outgrown clothes



Add your own:

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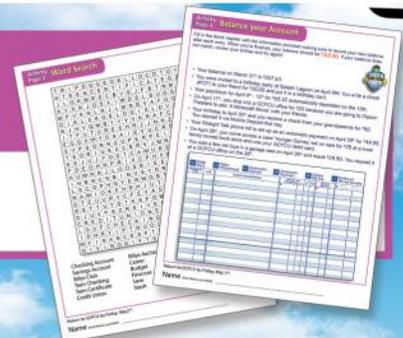


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Name \_\_\_\_\_

For additional **Activity Pages**, pick up your Activity Packet in any GCFCU location or print online!

Receive 2 Drawing Slips to Billy's Auction for each Activity Sheet you complete.



**Friday, May 2nd:** Deadline to turn in all completed Activity Sheets, Savings and Community Punch Cards, and Reading and Fitness Calendars for your chance to WIN Prizes!