



GenFed Mini Savings Challenge

Circle and provide proof (if applicable) of the items completed. Please provide all required proofs of points in an envelope, along with this score sheet to one of the locations listed on the last page of this form. Please mark the appropriate category and number on the documents required for proof (ex. B5, C6). 130 points required to be entered into \$250 drawing. An applicant with 200 or more points, will be awarded 3 entries into the drawing. Forms will be kept in the drawing until they win or the contest is over.

GenFed employees not eligible. Proof may be required to earn points. Drawings held in August, October, December 2010 and February, April, June 2011. Only one winner per household.

Please fill out the information below so we can contact you if you win.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: ____ (____) _____ Email: _____

A. Make the Most of Your Money	
A1. Are you a GenFed member already? Great, you already know how GenFed saves you money! Being an existing member is worth 20 points!! Not a GenFed member yet? Become a member and we will give you the 20 points before you even start the mini-savings challenge.	20 points GenFed will check this for you; no proof necessary.
A2. Evaluate your current financial situation by creating a realistic budget, writing down your monthly bills and expenses and what you bring in per month and identifying areas to save money.	10 points Provide completed budget sheet from Mini-Race website.
A3. Shop for groceries with a list-and only buy what is on the list. Impulse purchases, especially while hungry, add up quickly.	3 points Provide shopping list and receipt of your purchases. <i>Please black out payment info on receipt.</i>
A4. Sign up for GenFed's online bill pay to help track your payments.	10 points GenFed will check this for you; no proof necessary.
A5. Shop for clothes and make at least one purchase at a local Goodwill Store, you might just find an outfit a lot cheaper than buying it new!	3 points Provide Goodwill receipt of your purchase
A6. Sign up for GenFed's Internet Banking to have more control over your money while you are on the go.	5 points GenFed will check this for you; no proof necessary.
A7. Open a GenFed Club Account with direct deposit allocations to help save extra money for Christmas, taxes, or your vacation.	10 points GenFed will check this for you; no proof necessary.
A8. Sign up for Overdraft Privilege Pay protection for when you make an "Oops," so you won't be embarrassed by a returned check and cancellation of services when you are out on the go.	12 points GenFed will check this for you; no proof necessary.
A9. Get a membership to a warehouse store (Sam's Club, Costco) to save money on things you buy a lot.	5 points Provide a photocopy of your membership card to the warehouse store.

B. Saving Money by Doing the Little Things	
B1. Shop in your community for groceries/goods and save gas money.	2 points No proof required.
B2. When you are not home, turn down/up your heat or air conditioning to save on heating/cooling costs.	2 points No proof required.
B3. Pack your lunch at work, instead of going out to eat.	2 points No proof required.
B4. If you love a specific magazine, get a subscription instead of buying it at the store-you'll save a lot of money.	3 points Provide proof of a magazine subscription.
B5. Get books/movies from the library instead of buying from the bookstore or video store.	5 points Provide a receipt from the library that shows the books you have out.
B6. Use coupons clipped from the newspaper or the internet to save money at a store.	5 points Provide copy of receipts showing proof that you used coupons to save money. <i>Please black out payment info on receipt.</i>
B7. Spend a day or night at a free event in your community (youth baseball, picnic in the park).	10 points Provide picture and details of the event.
B8. Prepare dinner and eat at home at least 3 times per week.	2 points No proof required.
B9. Save money on the phone bill by using Skype to make long distance calls for free, or at a reduced rate. Skype username: _____	5 points Provide screen shot of Skype on your computer, also provide username as proof (don't worry, we will NEVER contact you via Skype).
C. Be Smart and Save Money	
C1. Refer a friend, co-worker, or family member to become a member of GenFed Credit Union. The person that you refer must submit a Mini-Race referral card (found at http://www.genfed.com/Savings_Challenge_154.html) listing your name as person referred when opening their account.	15 points Referral card must be submitted by new member at the time of account opening.
C2. Switch your checking account to GenFed!! With GenFed's FREE checking, you also get online access to HomeBanking, our online banking service and GenFed's FREE online Bill Payer. It's easy to do, with GenFed's switch kit, located at your nearest branch or online at http://www.genfed.com/files/genfed/1/file/switch_kit.pdf .	30 points Net-Pay Direct Deposit required. GenFed will check this for you; no proof necessary.
C3. Get a GenFed Debit Card-the money is deducted right out of your checking account. Use the debit card anywhere MasterCard is accepted. Plus, get access to nearly 61,000 surcharge-free ATMs and branch locations.	15 points GenFed will check this for you; no proof necessary.
C4. Give our partner, Accel Members Financial Counseling, a call. They can offer help and advice on anything from creating a budget, to helping pay off credit card debt. Personalized answers to your individual financial needs are only a phone call away. Accel will ask if you wish to be anonymous when using this service. For you to receive credit, you must not be anonymous when using the service, otherwise we can't tell you are using Accel.	10 points GenFed will check this for you; no proof necessary.
C5. Consolidate your high interest rate credit cards onto a low-interest GenFed Mastercard. Rates start as low as 9.96% APR!!	15 points Provide copy of the balance transfer form used to consolidate your credit cards to a GenFed MasterCard.

<p>C6. Refinance your existing car loan that you have with another financial institution with GenFed-you'll save a lot of green!! Original car loan must be with another bank/credit union.</p>	<p>10 points Provide a signed note from your GenFed loan officer stating it was a refinance.</p>
<p>C7. Buy or refinance your home with GenFed's low interest rates on mortgages. With options such as 5-year, 10-year, 15-year, and 30-year mortgages, find the term that's right for you, and save money with us!</p>	<p>20 points GenFed will check this for you; no proof necessary.</p>
<p>D. Talk and Learn to Save Money</p>	
<p>D1. Attend one of our free educational seminars and learn about how to take control of your finances, tips for buying a home, and other topics. Topic of seminar you attended: _____ Date: _____ Location: _____</p>	<p>7 points</p>
<p>D2. Post a comment or encouragement on the GenFed Savings Challenge blog. Provide the username you used to post, and which family's page you posted on Username: _____ Date posted: _____</p>	<p>5 points</p>
<p>D3. Meet with a GenFed representative and talk about where you want to be financially in the next few years. We will look at your credit report and show you what you can do to save money. We can help you formulate a plan on what you need to do to meet your goals. GenFed Representative Signature: _____</p>	<p>10 points GenFed representative signature required.</p>
<p>D4. Show your children all of the fun and informative things they can play at www.moneyandstuff.info, a free financial resource page from Ohio's credit unions. They can play games, color pictures, all while learning more about smart money decisions!!</p>	<p>3 points No proof required.</p>
<p>D5. Become a fan of GenFed on Facebook, so you can be among the first to know of interesting financial info and special promotions.</p>	<p>3 points GenFed will check this for you; no proof necessary.</p>
<p>D6. Go to the "Financial Resource Center" link on GenFed's home page. Check out the different channels and read through at least five channels. List 5 channels you looked at, and explain which one was your favorite and why. List at least five channels you reviewed 1 _____ 2 _____ 3 _____ 4 _____ 6 _____ Which channel was your favorite/most helpful? _____ Why? _____</p>	<p>3 points Fill out information to the left.</p>

Total Points _____

Please mail or deliver your application to:

GenFed FCU
5351 CR 424
PO Box 1004
Antwerp, OH 45813

GenFed FCU
121 South Union St
PO Box 108
Bryan, OH 43506

Good Luck!