

Their own special club, just for them!

# Cash Cow

Children's Savings Club

FOR KIDS 12 AND UNDER

This fun, educational club is designed to help our younger members, 12 and under, learn about the importance of saving money.



Cash Cow members receive special gifts every other month, as a reward for deposits into their account. It's fun to watch a savings account grow and these gifts add a little extra excitement! Pick up an adorable Cash Cow coin bank and, when you bring it back full for deposit, we'll give you an extra \$5.\*

TALK TO  
ME ABOUT  
MONEY.  
I'm listening.

I might seem too young to understand, but I'm not. You might not think I'm listening, but I am.

By talking to me about money now, you'll be helping me in the future.

Don't wait; I hear you.

Attention Parents and Grandparents!  
When you open a new Cash Cow account for your child or grandchild with at least \$25, we'll add an additional \$5 to the first deposit! Only available once, when the account is being opened.



## Fun Ways to Learn About Money

Consider the way most children see the world around them. When they're hungry, food appears on the table. When they're bored, they push a button and they're watching the Cartoon Network or they flick a switch that turns on the computer. For children, it seems everything is in their immediate grasp. It's not surprising they may not appreciate what it takes to get that TV or why a new bike doesn't fit in the family budget this month. Here are a few active ways to teach children about money.

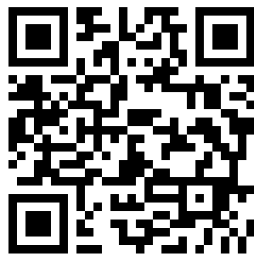


### Children 5 years and older:

- Play counting games with money. Use coins and dollar bills to play adding and subtracting games.
- Role-play. Set up toys in a "toy store." Take turns playing the customer and the clerk exchanging various amounts of money. When your child is the clerk, hand over too much money so he or she counts the money back to you.



*Call us for more information.*



**ACCOUNTS INSURED UP TO \$500,000**



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

\*Additional \$5 deposit available 4 times a year.

### Children 10 years and older:

- Include children on shopping trips to teach them what things cost and smart shopping techniques. Have them help compare product qualities, prices, return policies, and warranties.
- Recent studies by sponsors as varied as Teen Research Unltd., Northbrook, Ill., and the U.S. Labor Department indicate that America's children receive more than \$14 billion a year from allowances, odd jobs, and gifts.
- It's never too soon to plan for your child's education, and we make it easy with our special Education IRA Certificate that can be opened with a minimum of \$500.
- Another way to save for your child's future is a GenFed Savings Certificate. We're offering your child special 3-month certificates that can be opened with a minimum of just \$500. Excludes IRAs.
- When a member reaches age 13, the Cash Cow Account automatically becomes a regular minor savings account. Upon turning 18, the account becomes a regular savings account.

