

eXTreme Teen



SUMMER EDITION



Money Matters – Beware the Message!

Don't believe everything you hear, read, or see. Stop and think about the advertisements on TV, radio, newspapers, direct mail and magazines. If you see or hear about something being given away for free, watch out. Before you take the leap, ask yourself how someone who is in business to make money is giving something away for free? If it is a low-ball price for a usually high priced gadget, then ask yourself if the product will really perform and do what the commercials say, or is it just a cheapo knock-off?

Also, when things seems to always be on sale at some stores, is it really a sale price? Some merchants raise the prices before they have a "half-off" sale. Another question to ask is: Are there similar products available that will perform the same or better, perhaps for less cost? Just because something looks expensive, doesn't mean it represents the best value. Something to keep in mind - if it sounds too good to be true, it usually is, not true, that is.

The Money Question Contest You Could Win \$25!

Last Quarter's Winner: Cody Walker

1. Read your newsletter
2. Answer the question
3. Mail the form to:
8400 Mansfield Road, Shreveport, LA 71118 or just bring it to the branch by Aug. 5, 2011.
4. You'll be entered in a drawing for \$25

Your Name _____
 Your Age _____
 Parents Name _____
 Address _____
 Phone Number _____

CIRCLE YOUR ANSWER: True or False

You can always believe everything you see in an advertisement.

Teens and Tanning – Is It Worth the Risks?

U.S. children's doctors are urging lawmakers to pass legislation banning children under 18 from tanning salons, citing increased incidences of skin cancer. The American Academy of Pediatrics joins the American Medical Association, the World Health Organization and the American Academy of Dermatology in this effort. In Louisiana, the restrictions are:

1. Children under 14 must be accompanied by a parent.
2. Children between ages 14 and 17 must have parental permission, in person, and agree to wear eye protection.
3. The operator must limit time to manufacturer's maximum exposure recommendation and provide eye protection.

The rate of cancer and other tanning dangers is rapidly increasing among teens and young adults. Melanoma is now the 2nd most common cancer in women 20-29 and in males and females 15-29. What was once an old man's disease is now popping up in otherwise healthy youth. UV radiation levels in indoor tanning devices can be up to 15 times stronger than normal sunlight. UV rays have been classified as a group one carcinogen, in the same category as tobacco, mustard gas and plutonium. Tanning dangers range from common sunburn, premature wrinkles to skin cancer, cataracts and immune system suppression.

Get the facts before you decide how you will get that golden glow. Maybe it's time to get into the shade?



EXTREME TEEN SAVINGS ACCOUNT

For Ages 13-17

- Earn Dividends*
- Quarterly Newsletter
- Quarterly Contest
- Birthday Cards
- Passbook for Record Keeping
- Teens ages 16-17 may be Eligible for a Checking Acct.

HOW TO START

Open a shave/savings account with a \$5 minimum deposit.

(Parent or guardian must sign as a joint owner of account *\$100 minimum balance to earn dividends. Converts to Regular Share Savings Acct at age 18)

8400 Mansfield Rd
Shreveport, LA 71108
318-621-0605
Fax: 318-635-4719

1507 Doctors Drive
Bossier City, LA 71111
318-629-5622
Fax: 318-629-5623

www.wkfcu.org



SUMMER EDITION

EATS & CRAFTS

Use your math and science skills for Winter fun. Be sure and ask your parents for permission and assistance.

PERFECT PINEAPPLE POPS

- INGREDIENTS:**
- 2 cups plain yogurt
 - 1/2 can crushed pineapple (packed in juice)
 - 1 can frozen pineapple or orange-pineapple juice concentrate, thawed
 - You will also need: small paper cups, plastic wrap and wooden popsicle sticks

- STEPS:**
1. Drain the crushed pineapple
 2. Mix the 3 ingredients together
 3. Fill cups, almost to top, with the mixture.
 4. Stretch a small piece of plastic wrap across the top of each cup.
 5. Use a popsicle stick to poke a hole in the wrap. Stand the stick up in the center of the cup.
 6. Put cups in the freezer until mixture is frozen solid.
 7. Remove wrap and peel away paper cup. ENJOY!

SUN SAFETY HAT

1. Trace or draw a circle on a large piece of paper. Circle should extend over your head.
2. Cut out the circle
3. Fold it in half from top to bottom and then fold it in half again from side to side.
4. Cut along one of the folds from the edge to the center
5. Decorate your hat
6. Overlap the cut edges to form a cone
7. Staple or glue in place
8. Attach a chin strap is desired.



SUNWISE RIDDLE

Knock, Knock, *Who's There?*
Anita. *Anita Who?*
I "nita" another bottle of SPF 15 sunscreen.



**HAVE YOU HEARD?
THEY HAVE NEW PRIZES!**

One of the benefits of being a part of the Scottie Savers Club for kids is receiving Scottie Bucks which can be redeemed for prizes. We have just added some new items to our prize list. Ask your parents to bring you by to check it out and "spend" your Scottie Bucks.



**FUN IN
THE SUN
SAFETY TIPS**



It is great fun to play outside in the summertime. Here are a few tips to keep you safe and well:

1. **Dress properly for the sun and heat** – wear a hat, lightweight clothing and sunglasses
2. **Play in the shade** – avoid the sun from 10 a.m. to 4 p.m.
3. **Wear sunscreen.** Reapply it every 2 hours
4. **Drink plenty of water**
5. **Be careful outside.** Never go near pools, canals or other bodies of water without an adult.
6. **Wear a life jacket when on a boat.**

Summer Coloring Contest -

You Could Win \$25!
Spring Winner - Aniya Timmons

Show off your coloring skills and you could win a \$25 deposit into your account. Complete the picture, then ask your parents to mail it to: 8400 Mansfield Road, Shreveport, LA 71118 or bring it by the credit union by August 5, 2011.

(You must have a Scottie Savers Account to win.)

Your Name

Your Age

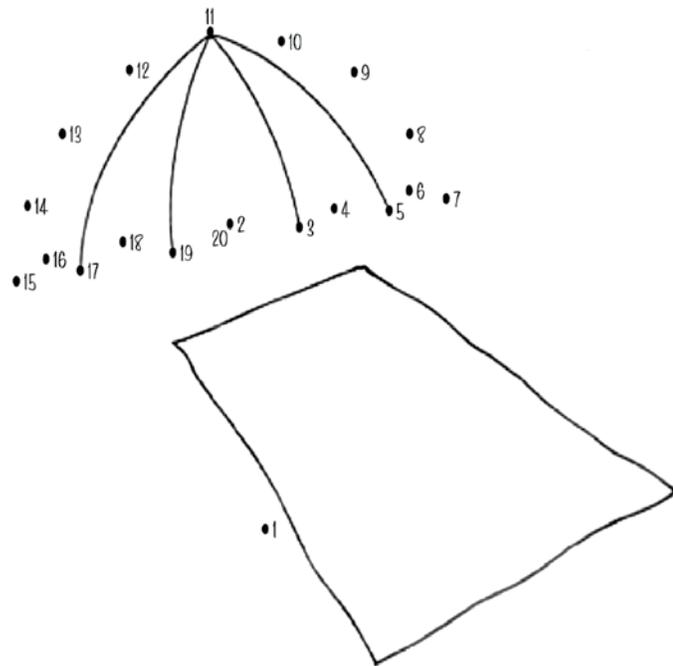
Parents Name

Address

Phone Number

Connect and Color

Connect the dots and then color in the beach blankets and umbrella. Draw yourself and how you can protect your skin from the sun.



Scottie Savers

Ages 12 and Younger

- Earn Scottie Bucks to "purchase" prizes
- Earn Dividends*
 - Quarterly Newsletter
 - Annual Birthday Card
 - Passbook For Record Keeping

How To Start

Open a Share/Savings Account
With a \$5 minimum deposit

(*\$100 minimum balance to earn dividends. Accounts are opened under child's name and Social Security number with parent signing as joint owner. Converts to Extreme Teen Acct at age 13)