WHAT’S GOOD ABOUT WAITING?

Waiting isn’t fun. But without waiting, lots of good things can’t happen. Let’s look at a few things that are better because of a little waiting:

• **Cookies.** Making cookies means preparing dough and putting it on a tray. Then the oven needs to heat up and the cookies need to bake. Finally, you need to wait for the cookies to cool off. It’s a lot of waiting, but taking a bite of a fresh, warm cookie is worth all the wait.

• **Vacations.** Taking a vacation often means long trips in the family car. This can mean a lot of sitting for a long, long time. But after all the waiting? You get to be somewhere new and exciting. Plus, you’ll get to do lots of fun activities!

• **Flowers.** Have you ever grown flowers at home? Planting some seeds doesn’t take too long. But then you need to water the seeds so the plants can grow. After a few months of waiting and watering, flowers will start to bloom. Take pride in your work and enjoy their beauty!

SAVING IS BETTER WITH TIME

Another thing better with time? Saving money! Money put in a savings account can slowly grow over time, just like flowers. Visit DCU to put money in your savings account.
Your Savings Account

THE SECRET LIFE OF MONEY

You know that saving money is important. You might be saving for a new game or even for college!

Do know you what happens to your savings? Credit unions use dividends (extra money savings can earn) to help them borrow and lend money. Here’s how it works.

DEPOSITS
When people make a deposit to their savings account, the credit union pays them dividends to keep it safe.

Let’s say you put $20 in your saving account. If the credit union pays you 2 percent dividends on the $20, you’ll make 40 cents in a year. If you deposit more money, you’ll earn more money.

LOANS
The credit union borrows the deposit money to make loans. The loans help other people buy a house or start a business. People with loans have to pay all of the money back, plus interest (an extra charge for borrowing money).

Make a deposit in your savings account at DCU. Watch your savings grow!

The credit union uses the money it collects from loans to pay dividends on people’s deposits. Credit unions also have insurance from the U.S. government to keep everyone’s money safe.

SAVE FOR SUMMERTIME TOYS AND OTHER SPECIAL ITEMS BY DEPOSITING MONEY IN YOUR DCU SAVINGS ACCOUNT!

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