

Need Money For College?

A scholarship program has been created in memory of Calvin Peterson, the former Service 1 FCU Board of Directors President. The scholarship honors Mr. Peterson's dedication to Service 1 FCU and the credit union movement.



APPLICANTS MUST BE:

- A member of Service 1 Federal Credit Union or the child or grandchild of a member of Service 1 Federal Credit Union.
- A high school or college student who plans to enroll or is already enrolled in an undergraduate course of study at an accredited two- or four-year college or university for the fall 2008 semester.

Two \$1,000.00 scholarships will be awarded. Applications are available online at www.service1fcu.com or at any Service 1 FCU location.

The deadline for scholarship applications is **May 1, 2008**. For complete scholarship details visit www.service1fcu.com.

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SERVICE
Federal Credit Union



Financial BEGINNINGS

MARCH

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www.service1fcu.com

How much \$\$\$ is a college degree worth?

In order to get a college degree, you are probably going to invest a lot of time and money. Fortunately, a degree is an investment that can really pay off!

THE MORE YOU LEARN, THE MORE YOU EARN

Research has shown that a person's lifetime earnings will typically increase with their level of higher education:

High school graduates	\$1.2 million
Bachelor's degree	\$2.1 million
Master's degree	\$2.5 million
Doctoral degree	\$3.4 million
Professional degree	\$4.4 million



If you want to maximize your earning potential, choose your college major carefully. Visit <http://encarta.msn.com/encnet/departments/elearning/?article=whatisyourdegreworth> to see the fields with the most lucrative college degrees.

Remember, there is more to a successful career than just money. If you choose a career path that fits your natural abilities and makes you feel fulfilled, you will find that life can be happy and rewarding even if you are not making top dollar.

[www.encarta.msn.com]

Moving out or headed to college?

TAKE SERVICE 1 FCU WITH YOU!

Whether you're heading off to college or that first job, it's easy to take your credit union along!

- You can access your Service 1 FCU accounts anytime through the Internet with It's Me 247 Online Banking and over the phone with CU*Talk.
- Use your MasterCard Debit Card for easy transactions and 24-hour account access.
- Apply for a low-rate VISA card or a low-cost loan for a car, tuition, or other expenses.

Stop by the nearest Service 1 Federal Credit Union and one of our friendly Member Service Representatives will be happy to set up the services you'll need. We want to help start your solid financial future.

For more information on the services we offer visit www.service1fcu.com.



Want to get more GREEN?

TIPS FOR FINDING YOUR FIRST JOB

Is your birthday money or allowance too small to handle your entire wish list? You may find that there are a lot of job opportunities once you start looking. Keep an open mind, and you may find opportunities in some unexpected places:

- Your neighbors may need babysitters, lawn mowers or other help. It's easy, convenient, and will allow for a flexible schedule.
- Your favorite stores are good places to apply. The salespeople may already know you, and you probably know the store's inventory. You may even get a discount on your favorite merchandise!
- Restaurants and fast-food places often have openings all year long. They may not be the most glamorous places to work, but the perks may include free or discounted meals.

When you get that first job interview, be sure to dress neatly and show enthusiasm. Negotiate hours and salary **before** agreeing to take a job, and be sure to set aside part of each paycheck for your Service 1 FCU account. Before long, you'll have a nest egg saved up for your first car, a new computer, or even your college education.

Trivia

1. What animal never sleeps?
2. How many muscles does a caterpillar have?
3. What is the only mammal that can't jump?
4. How long can a snail sleep?

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