

Adult Education

April is National Financial Literacy Month, which is designed to create awareness about the importance of personal financial education. Over the next 4 weeks, we will be exploring different financial education topics with specific age-minded activities and links, designed for your use at home.

This week's topic is What is a Credit Union? As a member of Wings Financial Credit Union, we want you to recognize the credit union difference. Credit Unions are member-owned, not-for-profit financial cooperatives that are created and operated by laws and regulations. Our values and democratic structure rely on one member, one vote.

We are about people, not profit. We focus our energy on improving service and returning value to our members in the forms of lower loan rates and higher deposit yields. We embrace community involvement and social responsibility which extends beyond our members to the broader communities that we serve as well. Credit unions benefit everyone, whether they are a credit union member or not.

Did you know...

The Wings Financial Foundation also has an online learning education tool, Learning for Real Life™. This tool provides a variety of financial wellness modules. These modules are designed to be quick and easy to complete while allowing you to create personal action plans. Visit the link referenced below to access the Learning for Real Life™ modules and enter the sweepstakes for a chance to win a \$300 Visa gift card. <https://wingsfinancial.everfi-next.net/welcome/learningforreallife-achieve>

Article and Video

<https://www.mycreditunion.gov/about-credit-unions/credit-union-different-than-a-bank>

<https://vimeo.com/23562557>

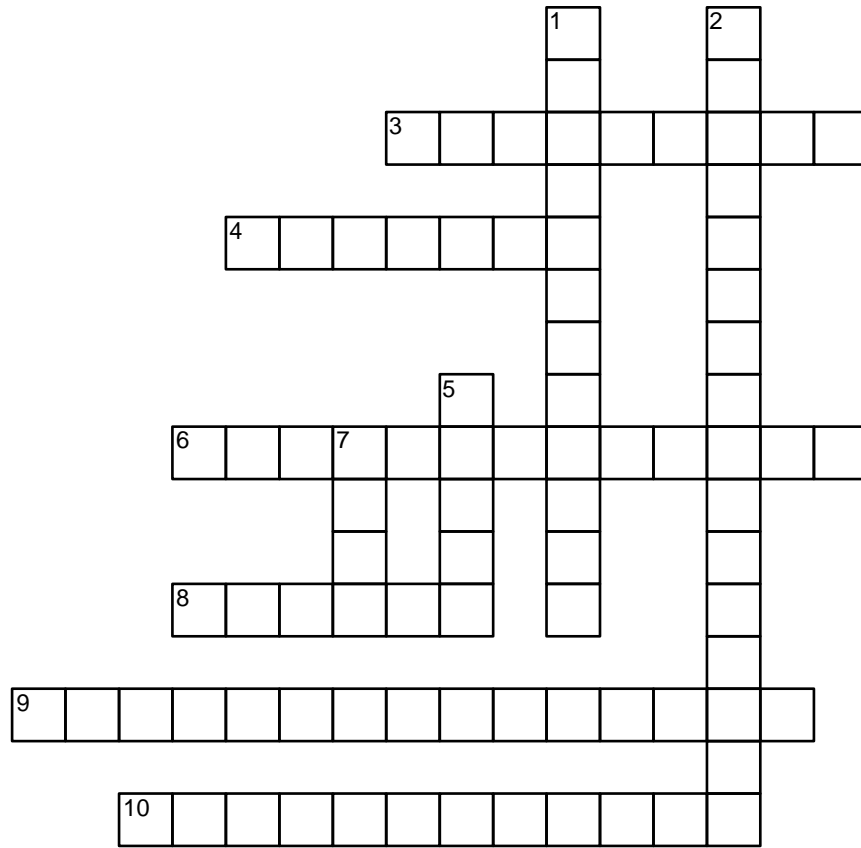
Credit Union Products & Services

H P A I W E O N L I N E B A N K I N G Y A M D Y
 T V X F Z F V T I S O P E D T C E R I D I V S V
 N R O B G B C E Y K E S T A T E M E N T S P A S
 D K A G A G S L A I C N A N I F S G N I W O A Q
 Y L O N G N I K C E H C O P O A S V W M Q I P H
 F D M J S Z F U I L S S Q A F E Q F A O O N H Q
 V C V W E F L D V Y I T G E T Q Z T U N F V K R
 E J Q U V Y E E J P O I D A P J N S A E I E H X
 W H S Y A X H R Q L T E C X I U D M E Y N S O X
 I O N Z T M J G T T P I D R O R S M L M A T Y Z
 H S A D D T I X N O F R A C A G S O B A N M W N
 Q N A D E U I R S I S F C C N N S B Y N C E O C
 C F X L B B U I T D J A T I G N P I Q A I N Z W
 Z S F X P L T R R Z Y I V A O S L L X G A T N Q
 T Z C W Z B E A L A B A P V E O S E L E L S M S
 I L B C O C C B D E S E D M A W N D T R E E S Z
 L E D X N T K I D Y F D I N C W I E U N D R N N
 H A E P I O L O B I W M S W Q O U P Q H U V R I
 F S S D T O F U L D Q J R K H V H O L T C I Z H
 C Q E I H Z J I Z M X X E R C G Z S E P A C O K
 H R V M B E L A Q D O Y S Z V I Y I T O T E W B
 C B C T H U X C J H A P P Z T B L T U H I S I H
 M K Z R B I W I R E T R A N S F E R S Y O D S H
 X L Y X D O O T Y B Q S H K K N F F O K N S Q U

Transfer Mobile Deposit Credit Cards Financial Education
 Wire Transfers Safe Deposit Boxes Investment Services Certificates
 IRA Loans eStatements Debit Cards Direct Deposit
 Online Banking Money Manager Wings Financial Holiday Account
 Checking Savings



Credit Union Terms



Across

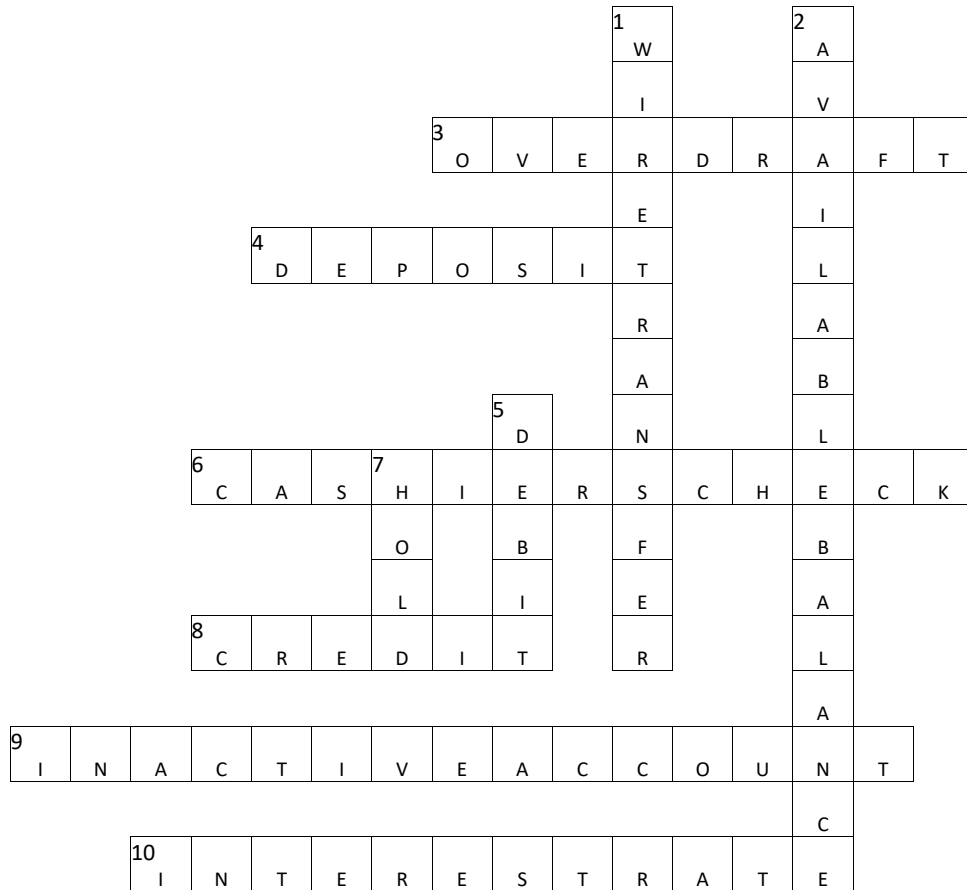
3. When the amount of money withdrawn from a bank account is greater than the amount actually available in the account
4. Adding funds to an account.
6. a check guaranteed by a bank, drawn on the bank's own funds and signed by a cashier.
8. An account entry representing money being added to your deposit account
9. An account that has little or no activity for a significant period of time.
10. The amount paid by a borrower to a lender in exchange for the use of the lender's money for a certain period of time.

Down

1. A transfer of funds from one bank to another using a network such as the Federal Reserve Wire Network
2. The balance of an account less any hold, uncollected funds, and restrictions against the account
5. an account entry representing money you owe or money that has been taken from your deposit account.
7. Used to indicate that a certain amount of a customer's balance may not be withdrawn



Credit Union Terms Key



Across

3. When the amount of money withdrawn from a bank account is greater than the amount actually available in the account
4. Adding funds to an account.
6. a check guaranteed by a bank, drawn on the bank's own funds and signed by a cashier.
8. An account entry representing money being added to your deposit account
9. An account that has little or no activity for a significant period of time.
10. The amount paid by a borrower to a lender in exchange for the use of the lender's money for a certain period of time.

Down

1. A transfer of funds from one bank to another using a network such the Federal Reserve Wire Network
2. The balance of an account less any hold, uncollected funds, and restrictions against the account
5. an account entry representing money you owe or money that has been taken from your deposit account.
7. Used to indicate that a certain amount of a customer's balance may not be withdrawn