

CU Later

A semi-annual publication for the young members of Argent CU



Welcome YouthSavers

Welcome to the latest edition of CU Later, the newsletter just for our young members. By now you have probably heard that we have changed our name. It is **Argent Credit Union**. Argent is a French word that means money. In Latin, it means silver or coins. So tell your friends and schoolmates that Argent Credit Union is the new name for money and they should open an account to help them learn more about managing **their** money!

School is back in session and by now the homework is flowing heavily. Whether you like it or not, it must be done. At Argent Credit Union, we believe in rewarding you for your hard work. If you maintain all A's and/or B's each grading period, send us a copy of your report card and we'll enter your name in a drawing to win \$25.* If you maintain all A's and/or B's for the entire school year, send us a copy of your report card, along with a letter of recommendation from one of your teachers and we'll enter your name in our drawing to win \$150!***

Mail copies of your report card to: Argent Credit Union, P.O. Box 72, Chesterfield, VA 23832-0001, ATTN: Marketing Dept. Or simply fax it to Argent Credit Union, ATTN: Marketing at (804) 748-7388. Deadline for this school year:

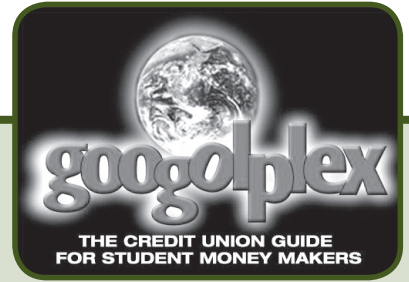
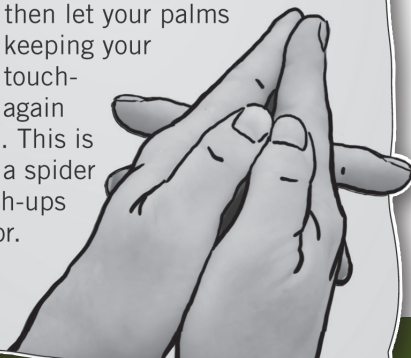
- 1st grading period – Friday, December 2, 2011**
- 2nd grading period – Friday, February 24, 2012**
- 3rd grading period – Friday, May 11, 2012**
- 4th grading period – Friday, June 29, 2012**

**One winner each grading period.
**No exceptions.*

MAGIC FINGERS

Place your hands palms together as if praying. Bend down the middle fingers of both hands so they cross each other and point in opposite directions. Rotate your palms so your fingers point away from you. Now wiggle those middle fingers. Don't they look like one big mystery finger hinged in the middle?

Now place your hands in front of you with your palms touching, fingers spread out, and all the fingers touching their matching fingers on each hand. Bring your hands together so the palms meet and then let your palms back out, keeping your fingertips touching. Do it again and again. This is known as a spider doing push-ups on a mirror.



What's Coming to Googolplex?

Check out what's coming to Googolplex this Winter. You can read all the stories and play the games by visiting www.argentcu.org/youthsavers.

5-Spot Stories (Elementary School) Fix it Quick!

Crayon on the wall? Caitlin, 12, shares her home solutions that might even make you end up looking like a hero!

5-Spot Games (Elementary School) Back 2 Square 1

We divided a detailed image into equal sized squares, reproduced some, rotated some, and mirror-imaged others. Your job is to tell us which squares are from the original grid.

AJ's Stories (Middle School) Cell Phones: 3G or Not?

"I have a 3G plan," says Shereen, 13, so you'd think she'd tell you why you need one, too. Nope. "You can use your money more wisely and effectively," she advises.

AJ's Games (Middle School) Bamboozled

There are more than 3,800 words in the English language with a double-o. Can you identify these double-o answers without getting bamboozled?

BrainTeaser

Jenn has half the dolls that Mollie has. Allison has 3 times as many as Jenn. Together they have 72. How many dolls does each girl have?

Jen-12 dolls, Mollie 24 dolls, and Allison-36 dolls.

Creative Gifts

The gift giving season is about to begin. The perfect gift doesn't have to be expensive or take a lot of time. Knowing the person's interests is the first step toward creating a meaningful gift. After that, it's smooth sailing, let your creativity take over.

Here are a few thoughtful gift-giving ideas:

- **Frame a picture.** Find a frame a little bigger than the actual picture itself. Place the picture in the center of a plain piece of paper and then use glitter or doodles, and write inside jokes in the extra spaces all around the picture.

- **Make a friendship bracelet.** Grab some different colored strings from your local crafts store or maybe even your closet. Braid the strings together so they blend into "one-of-a-kind" jewelry.
- **Write a meaningful card.** Write a couple of sentences talking about the good times you've had with this person and the memories the two of you will never forget.

When you come up with the perfect gift, not much can go wrong. Just remember your friend's interests and hobbies and then just use your imagination.

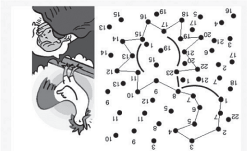
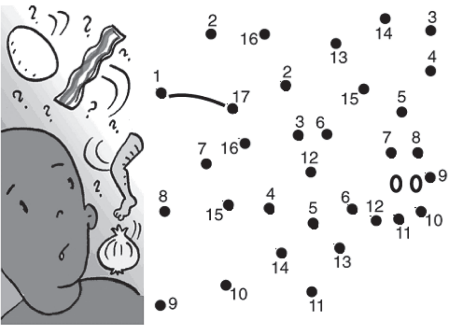


DOT MATRIX:

Think you outgrew dot-to-dot? Meet the challenging, complex, and downright frustrating Dot Matrix! Dot Matrix is a lot like a classic dot-to-dot puzzle, with one noticeable difference. Instead of one of each number, you're faced with multiple ones, a mess of twos, and an army of threes. As long as you connect the right numbers, all will be well. Connect the wrong ones and you'll be lost in your own messy matrix!

PLENTY OF BACKBONE

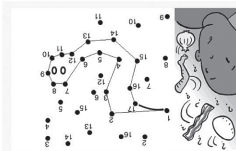
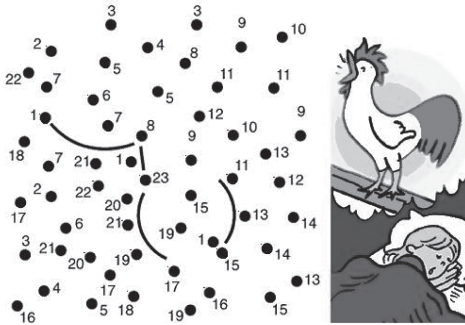
I hiss like bacon, but I'm made with an egg.
I have plenty of backbone, but not a good leg.
My skin layers like onions, but still remains whole.
I can span many feet, yet fit in a hole.



Answer 2: Night and day

BREAKING AND FALLING

The first one falls but never breaks,
and usually ends before one wakes.
The other breaks but never falls,
and often begins when a rooster calls.



Answer 1: A snake

Riddle

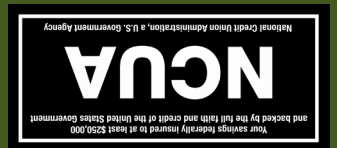
What can you catch, but not throw?

A Cold

Help Your Parents Save

Saving energy is not only good for Mother Nature, but your parents appreciate it too. Turning off the lights, TV, and computer monitor saves them money on their electric bill each month. You also can conserve water by taking shorter showers and running the dishwasher only when it is full. The more you help your parents save on energy, the more they may have for fun activities with you!

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