

NEW WAVE

Savers Account
Youth Newsletter



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Savers Account
NEW WAVE

Complete the following activity and find Sunny the Savings Sea Turtle.



Just For Laughs



Why did the acorn open a savings account?

It wanted to grow into something big!

What's a fall tree's favorite type of math?

Counting leaves...and coins!



Let's Count It Up!

An Introduction to counting coins and understanding money.

Have you ever found a shiny coin on the ground and wondered how much it was worth? Or maybe you've saved up a bunch of change and wanted to know how close you were to buying that cool toy or treat? Learning how to count coins is a superpower that helps you understand how money works.

What are coins?



Coins are small pieces of metal that we use as money. In the United States, we use coins every day to buy things like snacks, toys, and even games. Each coin has a name, a value (how much it's worth), and a unique look.

Let's meet the most common ones:



Penny (1¢) – It's copper-colored and worth one cent.



Nickel (5¢) – Bigger and silver, worth five cents.



Dime (10¢) – Smaller than a nickel but powerful! Worth ten cents.



Quarter (25¢) – A big silver coin worth twenty-five cents.



Half Dollar (50¢) – Not used as often, but still around!



Dollar Coin (\$1) – Usually gold-colored and worth one whole dollar!

How to count coins.

When you count coins, you're actually adding small amounts together to make a bigger number. Here's a trick: start with the biggest coin first and then add the smaller ones.

Example:

You have: 1 quarter, 1 dime, 2 nickels, & 3 pennies.

Let's count it up:

Quarter = 25¢

Dime = 10¢ → 25 + 10 = 35¢

Two Nickels = 10¢ → 35 + 10 = 45¢

Three Pennies = 3¢ → 45 + 3 = 48¢

So, your total is **48 cents!**

Get some coins & practice at home!

Why does it matter?

Knowing how to count coins helps you:

Know if you have enough money

If something costs \$1.50, and you only have \$1.00, you'll know you need more money before you can buy it.



Save up for something you want

Counting your coins helps you keep track of your savings and gets you closer to buying that cool toy you've been wanting.

Get better at math

Counting coins is fun, real-world math! The more you practice, the quicker and smarter you get.

Source: <https://kids.usmint.gov/coins-life>

NHCU REMINDERS

Parents: We are accepting Fall semester report cards for our **January 15 Good Grades Drawing**. Submit your report cards for the chance to win \$50 and a New Wave Saver Backpack!

A/B report cards can be turned in at any time and at any branch drive thru, placed in our Night Drop Box, or emailed to marketing@newhcu.org. If you email your report card, make sure you do NOT include any personal information like a SSN.



FALL ACTIVITIES

Fall is the perfect time to get your friends and family together for some fun activities in the cool weather! Below are some fun ideas to help get you started.*



Plan a fall movie night with your friends.



Plan a Halloween Party with your friends.



Make homemade caramel apples.



Go trick-or-treating with your family and friends.



Go to your school's football games!



Visit a pumpkin patch with your friends.

**Get your parent's permission first.*

NEW WAVE

Savers Account
Teen Newsletter



P.O. Box 2966
Mobile, AL 36652



APPLY FOR OUR \$1,000 SCHOLARSHIP!

Apply for our NHCU Scholarship if you plan to attend college, community college, technical school, or university! Check out NewHCU.org/accounts-new-wave-savers-account to download the application.

Applications are due April 1, 2026.

Open to all New Wave Saver members graduating high school. Five recipients will be chosen and contacted by May 2026.

UNDERSTANDING CERTIFICATE ACCOUNTS & HOW TO MAKE YOUR MONEY GROW!

What is a Certificate Account?

A **certificate account**, also known as a **certificate of deposit (CD)**, is a savings account where you agree to keep your money locked in for a set amount of time. In return, it pays a higher **interest rate** than a regular savings account. This account can help your savings grow more, as long as you don't withdraw the money early.

How do Certificate Accounts Work?

When you open a **certificate account**, you agree to deposit a set amount of money for a specific period of time, this is known as the **term**, which can range from a few months to several years. In return, you're provided with a fixed interest rate, so you'll know how much you'll earn by the end of your **term**.

For example, if you put \$500 into a 12-month **certificate account** with a 4.10% APY, you would earn about \$20 by the end of the year. That's much

more than you'd get from a regular savings account with a low interest rate. Choosing the right type of account can really help your money grow.

What Are the Different Options for Certificate Accounts?

Certificate accounts are available in different terms and amounts. Shorter-term accounts may last just a few months, while longer ones may go up to five years or more. Usually, the longer the term, the higher the interest rate.

Some financial Institutions offer **certificate accounts** with low minimum deposit requirements or flexible terms. These are great for new savers or people who want to start small. You can open and manage **certificate accounts** in person or online, depending on the institution.

Just remember that if you take your money out before the term ends, you

may have to pay a penalty. That's why these accounts are best for money you know you won't need right away.

Why is this important to High School Students?

Learning about **certificate accounts** now helps you build smart financial habits early. As a student, you might earn money from a part-time job, allowance, or gifts. Instead of spending all of it, saving a portion can help you grow your money over time.

When you use a **certificate account**, your money earns more interest than a regular savings account. The earlier you start saving, the more time your money has to grow. This is thanks to **compound interest**, which means you earn interest not just on your savings, but also on the interest that builds up.

The earlier you learn how to manage, save, and grow money, the better prepared you'll be for important expenses and goals like college costs, emergencies, your first car, travel, hobbies, and even investing later in life.

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Halloween Season Saving Tips

Save money this Halloween season! Below are some "spooky" options to help you save this Halloween season.

- 1. DIY Decorations:** Create your own Halloween decorations using items you already have around the house.
- 2. Costume Repurposing:** Repurpose old clothes, accessories, and materials to create a unique Halloween costume.
- 3. Community Events:** Attend free or low-cost Halloween events in your community such as school or church trunk or treat events.
- 4. Host a bring-your-own Party:** If you're having a Halloween party, have guests bring their own themed food, drinks, or snacks.

