

THE STUDENT TELLER

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TIPS FOR TRAVELING

Whether you are flying or driving home for Christmas break, there is always preparation needed.

Before you go:

- Clear perishables in the fridge.
- Remove unused plugs from the electrical sockets.
- Wacky travelight ideas**
- Pack lightweight clothes.
- Squeeze hair gel into small zip-lock bags or onto a sheet of aluminum foil & fold it up.
- If you can't live without your favorite perfume, just spray onto the clothes that you are bringing.

Things to bring along

- *Vitamin C- to boost your immune system. The dry air in the aircraft dries out the mucous membranes in the nose, throat & even the lungs creating cracks which allows germs to gain access into the body.
- *Mini-First Aid Kit
- *Photocopies of your passport, ticket, visa, insurance, and credit cards, and place in ziplock bags.
- *Travelers Checks (available at CCU).
- *Extra rolls of film & camera batteries.
- *Ginger sweets, tea or supplements to help control motion sickness.

Discount airline tickets can be found on these websites:

- *www.expedia.com
- *www.orbitz.com
- *www.travelocity.com

Remember that if you are purchasing your tickets online, there is a limit on your check card. If you need to use your check card online call one of our check card representatives.

Before your return

- *Confirm your seat on your flight back with the airline at least 3 days before the flight.
- *Always allow plenty of time to get to the airport or risk missing your flight.

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5 WAYS TO ESTABLISH GOOD CREDIT

- 1. Pay your bills on time.** That still counts. What might trip you up though, is that paying even a few days late can affect your credit negatively. So for scoring purposes, if you have not paid by your due date, you are late.
- 2. Own two to four credit cards.** Less is bad; so is more, according to most scoring

systems. Also, keep a checking and savings account. If you have neither, you'll have points deducted from your score.

- 3. Keep your debt-to-income ratio under 20 percent.** This means minimum monthly payments of all debts divided by monthly income.
- 4. Make infrequent requests for additional credit.** If there have

been more than four inquiries made about you from credit issuers, that is a strike against you

- 5. Stay put.** If you have been in your current home for 4yrs or longer, and with your current employer for 5 yrs or more, you rack up points.

Upcoming Events

- **December—DVD Player Give-a-way**
- **Closed—Sunday Dec 23rd**
- **Closed at noon—Dec 24th**
- **Closed Christmas Day—Dec 25th**
- **Closed New Years Day Jan 1st**



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Merry Christmas



How and Why Teens Save

How Teens Save	Why Teens Save
72% use a piggy bank or container	36% to pay for college
65% have a savings account	33% to buy a car
16% have a checking account	21% to purchase a specific item
9% invest in mutual funds	10% to buy clothes
7% invest in stocks	16% no specific plan

- *About 28 percent of teenagers save most of the money they receive, while 60 percent save about half, and 12 percent spend immediately.*
- *Source: From an online press release by Merrill Lynch announcing results of a 1998 survey of young people ages 12 to 17 (www.marketplace.org).*

SPIRIT OF AMERICA COIN

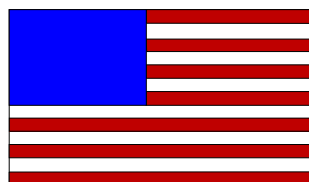
The people of the United States have come together as never before. In an overwhelming display of patriotism, U.S. citizens are rallying behind the President and offering their prayers, their time, their blood and their money to combat the terrorism that shocked our nation on 09/11/01.

CCU is selling a silver "Spirit of America" coin which features the inspiring image of the firefighters raising the flag at ground zero of the Twin Tower disaster. A U.S. flag with words, "Land of the Free, September 11, 2001" and "One Nation Under God, Indivisible, With Liberty and Justice for All" is on the reverse. \$1.00 per coin will be donated to the American Red Cross.

The one oz .999 fine silver medallion is protected in a capsule displayed in a leatherette jewelry box and accompanied by a certificate of authenticity.

\$1.00 from each Spirit of America Coin will be donated to the American Red Cross.

For a complete list of release dates and more information on new coins visit the website for the US Mint at www.usmint.gov. or come visit us.



United We Stand

Free Offer

Free stuff just for you!

- ✓ December we will giveaway a DVD Player and a "How the Grinch Stole Christmas" DVD. Enter your name for a chance to win.
- ✓ Check out freestuff.com. Free samples of contact lenses and much, much, more!
- ✓ Learn how to balance your checkbook and get a FREE Collegedale Credit Union Mug or Frisbee.
- ✓ Get FREE COUPONS at www.hamiltonplace.com