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MONEY Matters



Teach Kids Money Management With a Debit Card from Germania Credit Union

Like many parents, you probably opened a savings account for your child when he or she was a baby. If you've already been teaching smart money management skills and your son or daughter has shown financial responsibility, a debit card/checking account from Germania Credit Union can be a great next step now that your child is a teen.

As kids hit middle-school age they start spending more time with friends and you're not always around when they're using money. Some of these times when the stakes aren't so high could be good opportunities for them to demonstrate responsibility and use a debit card. Movies or lunches out can be good activities to start with for kids to pay with an alternative to cash.

Though most teens, like most people, no longer write many checks, when the opportunity arises for your teen to write one, jump on it. For example, perhaps your teen pays part of the cell phone bill each month. Have your teen write a check to you for his or her part of the payment. It would be easier just to transfer money from your teen's account to yours, but getting practice writing a check once in a while can be beneficial for your teen.

Explain to your teen the importance of keeping track of the balance in his or her account either by writing each transaction in a check register or by closely monitoring accounts online, frequently. Also remind your kid that online balances might not portray the actual balance in the account if transactions haven't posted or if checks haven't been cashed.

The professionals at Germania Credit Union are eager to help your teen take this next step financially. Stop by and we'll show your teen just how awesome it is to go through life with your credit union by your side.





The Twenty Ninth Annual Meeting of Germania Credit Union will be February 10, 2015 beginning at 6:00 p.m. at the Germania home office. Following the meeting, door prizes will be drawn and refreshments will be served. Our members are our strength, your participation assures that we will continue as a strong credit union with a bright future.

Board of Directors Names Nominating Committee

The following members were appointed by the Board of Directors to serve on the Nominating Committee at the Twenty Ninth Annual Meeting: Wendy Klump, Mary Holtkamp and Angella Kemper.

The Nominating Committee is responsible for nominating at least one member for each vacancy on the Board of Directors, including any unexpired term, for which elections are to be held.

The Nominating Committee will place the names of the members they have selected into nomination before the membership at the annual meeting. They will advise the Chairman of the Board as to their selections no later than three days before the meeting so that ballots can be prepared.



If you move or change your address, don't forget to update your information with the Credit Union!

Please provide us with your email address for added convenience.

Happy New Year
2015



Statement Of Accounts To Be Mailed By Audit Committee

The Audit Committee of the Credit Union is required by law to audit credit union records periodically. As of December 31, 2014, the audit committee will be distributing or mailing statements of account on or about January 9, 2015. Your statement should contain a certification notice in the upper right corner. If you do not receive your statement of verification or your notice is missing, please contact the Audit Committee by writing:

William Boer, Audit Committee Chairman, P.O. Box 645, Brenham, TX 77834-0645 or by calling 979-836-5224.

Office Hours:

Monday - Friday
8:00 am - 5:00 pm
(No transactions after 4:00 pm)
Germania will be closed
Thursday, January 1
in observance of New Year's Day

Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 12-31-2014.

Regular Share Account

Dividend Rate..... 0.05%

APY 0.05%

Contact the credit union for further information about applicable rates, fees and terms.

Statistics:

(as of November 30, 2014)

Assets \$9,693,062

Shares \$8,243,907

Loans \$6,607,861

Members 2435

Board of Directors

Rick Blundell, Jr., Chairman
Richard Grimmer, Vice Chairman
Trey Hardy, Treasurer
Sandy Wellbrock, Secretary
William Boer
Howard Tomlinson
Flinta Shipley
Lisa Eben
Traci Bagley

Staff

C.W. Barker, President
Janet Mantey
Jo Lynne Goldberg
Chelsea Lozano



www.germaniacreditunion.com

