

what's next?

YOUR SOURCE FOR NEXTGEN NEWS

Winter 2010

New Year's Resolutions

Did you know that nearly 1/3 of people who make New Year's Resolutions break them before the end of January? Setting goals is easy, but maintaining them isn't! Fortunately there are steps we can take to make sure we give it our best effort...

- 1. Pace Yourself** - Don't do so much right away. If you don't exercise at all, then you set a goal of exercising EVERY day, you will likely get overwhelmed, and, ultimately, abandon your goal. Try exercising just a couple of days a week and build from there. Remember, Rome wasn't built in a day!
- 2. Make it fun!** - Try to incorporate a little fun into your routine. Maybe even involve a friend for support! It'll help to keep things interesting and fresh and turn an otherwise daunting task into something fun and challenging!
- 3. Celebrate Small Successes** - You may not notice a change right away, but every day you stick to your goal is another day of progress for you! Small advances allow you to maintain your focus and energy and reinforce your actions. Don't be afraid to reward yourself for doing well - though try to avoid things that are counterproductive to your goal. Maybe buy yourself a little gift or celebrate with a friend?
- 4. Checking In** - It's important that you are regularly reviewing your action plan - how else will you know that you've made progress? Tracking your results will help you determine whether you're moving in the right direction, or if you need to modify your plan.

We all have goals that we want to achieve in life. Following the steps above will help you stay on track with whatever goals you may set. Stay focused and who knows, you may achieve them faster than you think!



Co-op Services Credit Union • www.cscu.org

Help Make a Wish Come True!

Co-op Services Credit Union is sponsoring a Make-a-Wish child this January! We have a wonderful wish child named Joshua from Taylor, Michigan. Joshua is 6 years old and his magical wish is to spend his 7th birthday at the Walt Disney World with his absolute favorite character, Mickey Mouse. You can stop into any of our 8 branch locations to make a donation and help Joshua's wish come true!

MAKE-A-WISH
MICHIGAN CHAPTER



nextgen
NEXT GENERATION



nextgen VISA Debit Card!

It's quicker than a check, and more convenient than cash... at last - your very own nextgen debit card is here! It's the easiest (and fastest) way to pay for your purchases. You can use it to pay for lunch, buy movie tickets, fill up your tank, or just about anything you need to pay for! Just swipe it and go! And with over 28,000 surcharge-free CO-OP Network ATM's, free access to your money is always available! Visit your local Co-op Services Credit Union branch or go on-line at www.cscu.org/nextgen to learn more!



nextgen Trivia Win a \$25 Visa Gift Card!*

Every quarter, we'll be testing your financial knowledge with a nextgen trivia question. This quarter's question is:

Q: What amounts of money are denoted by the slang terms "a pony" and "a monkey?"

Email your response to: contest@cscu.org. Please put "nextgen trivia" in the subject line and include your name, address, city, state, and zip code with your answer. For security reasons, do NOT include your account number.

Last Quarter's Trivia Question:

Who is the only woman to have her picture used on a note of US currency?

Answer: Martha Washington

Did you know? Scholarship Applications Are Available!

All high school seniors that are members of Co-op Services Credit Union are eligible to apply for our annual scholarship program. This year seven students will be awarded scholarships, and \$14,000 will be awarded. Applications and eligibility requirements are available at each branch, and applications are also posted to our website at www.cscu.org. The deadline to apply is 6:00 pm on February 19th, 2010. Winners will be announced at our annual meeting in March of 2010.



Young Entrepreneur!

At age 13, Leanna Archer is already the CEO of a profitable company - her own! In fact, Leanna started her business, Leanna's Hair Inc., at age 9, selling natural hair care products based on a family recipe. She began by catering to fellow students at her school. Word quickly spread and soon she was getting orders from stores all over the country as well as online. Her business currently generates \$5,000 a month in sales! Leanna has also started a magazine called Thriving Thirteen and was the youngest person ever to ring the NASDAQ bell!



What's goin' on?

Monday, January 18th
Martin Luther King Jr. Day
All branches closed

Monday, February 15th
President's Day
All branches closed

 **CO-OP SERVICES
CREDIT UNION**
www.cscu.org • 800-321-8570
Banking, the Credit Union Way!