

summer 2014

# kids first

issue 22

first credit union's newsletter just for kids!

first credit union

If you're not a First Credit Union member, ask your parents if you can open a Kids Account today! Just pick up a School Banking pack from your school office, or visit one of our branches.

## Waitangi Day

6 FEB

On February 6 we commemorate the signing of the Treaty of Waitangi, New Zealand's founding document, between Māori chiefs and British representatives of the Crown.

The treaty was signed in 1840, at James Busby's house (now known as Treaty House) at Waitangi township in the Bay of Islands. Since 1974, the day has been officially celebrated as a public holiday and New Zealand's national day.

Around 500 chiefs signed the Treaty. Māori Chief Hone Heke was the first to sign and as they were signing they said "He iwi tahi tatou", which when translated into English means "We are now one people".

Waitangi celebrations begin the previous day at the Ngapuhi Te Tii marae. The Royal New Zealand Navy raises the national flag, the Union Jack, and St. George's Ensign on the flagstaff in the treaty grounds. Cultural song and dance displays and a re-enactment of the signing of the treaty are part of this traditional ceremony.



### Hi kids welcome to kids first

Welcome back! I hope you had a great Christmas and a fun summer holiday! Don't worry - we've still got some holidays coming up, the next one is Waitangi Day on 6th February. Waitangi Day is New Zealand's national holiday, so I'm going to tell you a bit about it in this newsletter.

Make sure you enter the colouring competition on the back - you could win \$50 for your savings! Awesome! Don't forget your school banking - every little bit makes a difference!

Have fun super savers!



Jimmy  
Jimmy Jumper

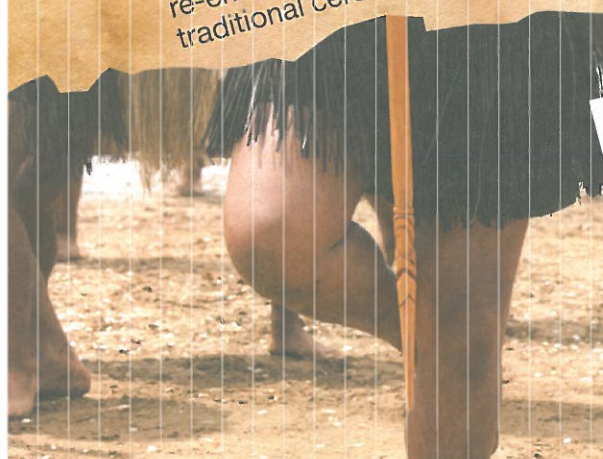
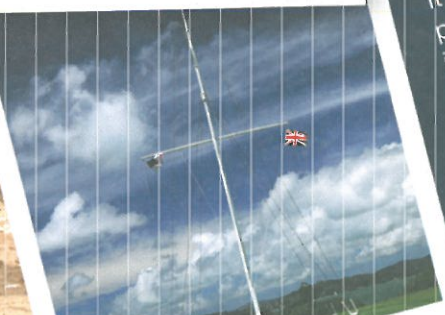
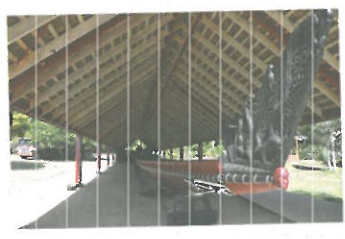
**Be a Super Saver!**  
If you got money for Christmas, why don't you save it - you'll get to your savings goal much faster!

### Hey Mum! Hey Dad!

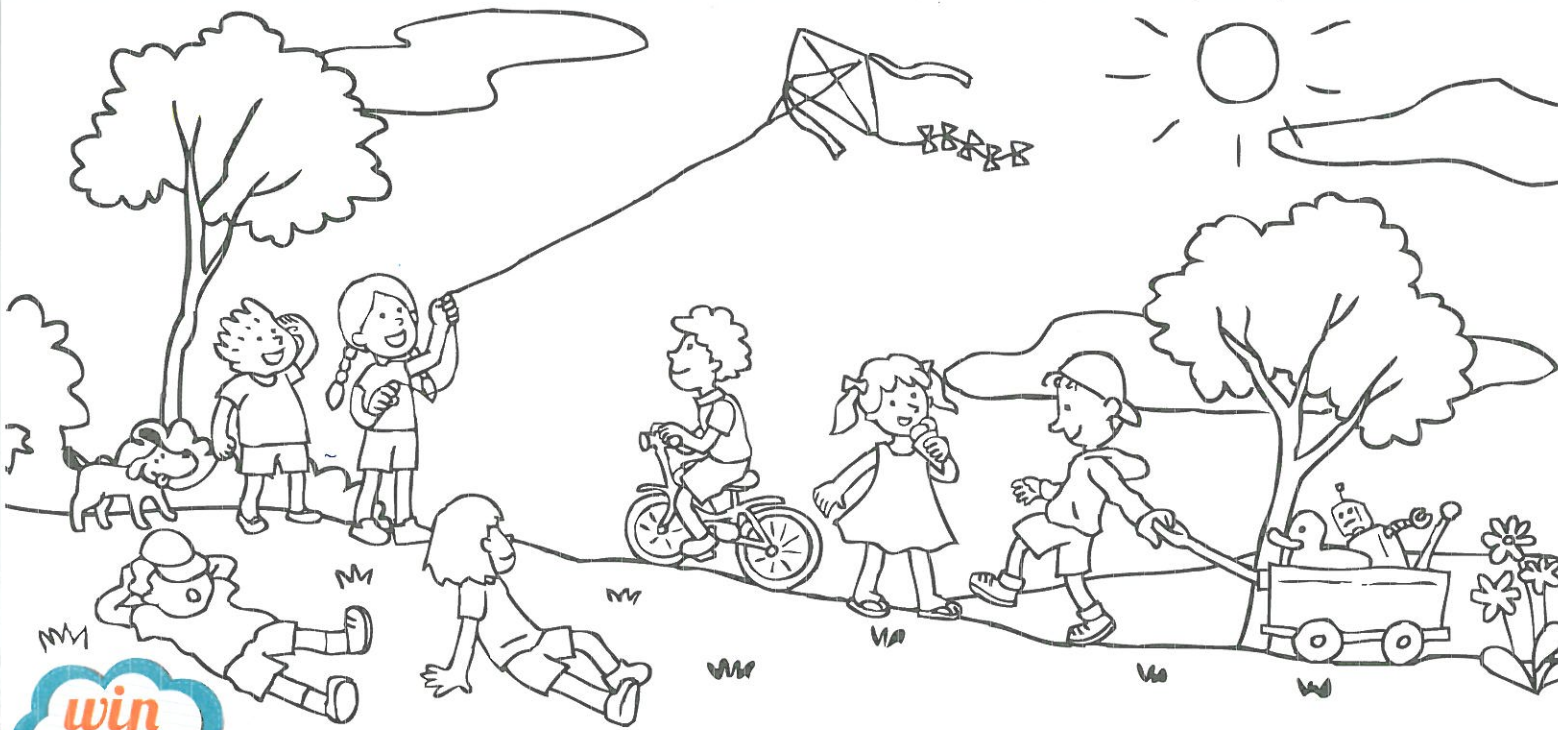
Did you overspend at Christmas?

It's an expensive time of year and many people find themselves paying lots of interest on credit cards. Well you don't have to! Consolidate your debt into a personal loan with us and save money by paying less interest! We don't charge fees, have great interest rates AND you can apply online!

\*Normal lending criteria apply. Deposits in First Credit Union are shares secured by a first ranking registered trust deed. A current investment statement and prospectus are available.







**win \$50!**

Hey kids, colour in this picture and send it back to us - two lucky super savers will **win \$50 for their savings!**

Return your picture with your school banking passbook, bring it in to a First Credit Union branch, or post it to PO Box 585, Waikato Mail Centre, Hamilton by Friday, 11 April, 2014.

name	
age	phone
address	
school	

**first credit union**

& **FYD**  
Waikato

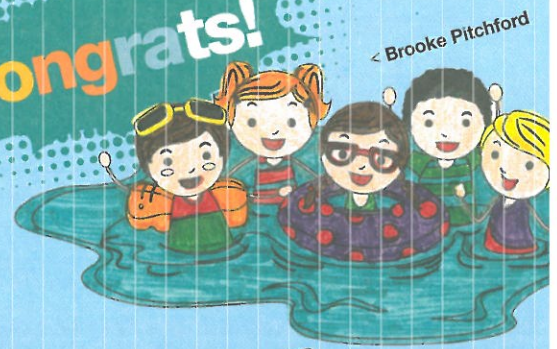
**Positive Young Star**

We sponsor FYD Waikato's Positive Young Star initiative. This award recognises kids who have positive attitudes and are all-round positive role models. A winner is chosen each month and they get a cool prize pack!

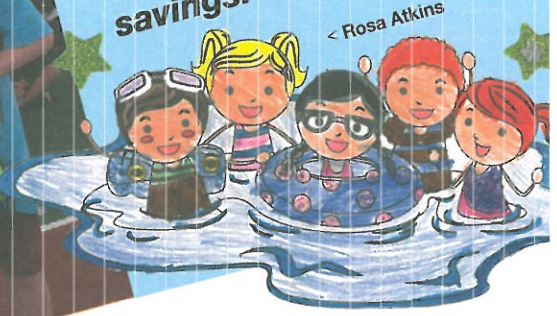
**Jackson Montford** of Silverdale Normal School is Hamilton's Positive Young Star for December 2013. His teacher Pip Herron says, "Jackson is committed to doing his full best and reaching his full potential in everything that he does. He is a respectful young leader who is always polite and well-mannered. He is a very kind, gentle and warm-natured student". Jackson believes that a role model is someone that "sets good examples and shows younger people what to do", which is exactly what he is doing.  
**Great work Jackson!**



**congrats!**



**Congratulations** to Brooke Pitchford from St Joseph's Fairfield and Rosa Atkins from Selwyn Ridge Primary School!  
**You both won \$50 for your savings!**



**GOOD GUYS...**

**first credit union**  
firstcreditunion.co.nz

Proud to be a registered Credit Union. Not a registered bank. First Credit Union deposits are shares secured by a first ranking registered trust deed. A current investment statement and prospectus are available.