



NAVVI NEWS

Winter
2019

Ahoy, Kids!

You probably hear all the time from your parents, grandparents and even teachers that saving money is the right thing to do. If you like spending money and buying stuff, you may be wondering why saving is so much better than spending.

As your credit union, Navigator wants to see you make good choices so we're here to explain not only why you should save, but also how to save. Although spending money seems fun when you're doing it, saving can help you:

- ❑ Learn to be more responsible.
- ❑ Build up your cash stash so you have money when you really need it.
- ❑ Earn interest on the money you have by saving at the credit union.



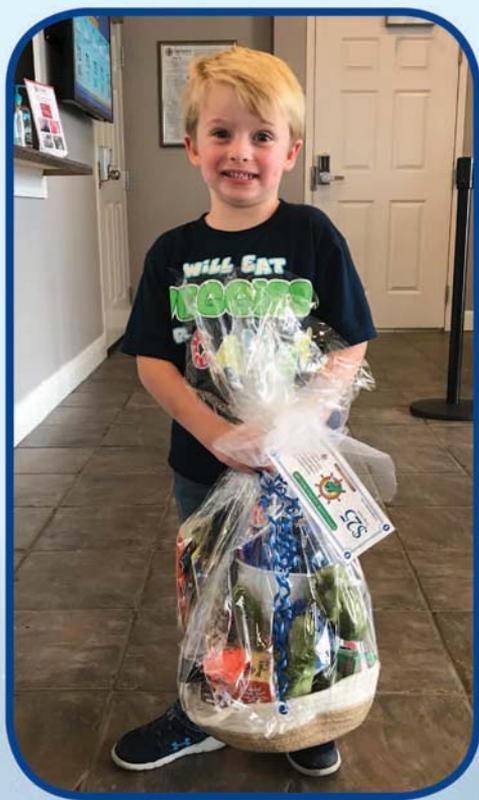
To start saving now, just follow a few easy steps:

1. Make a list of the things you really want to save for, either now or later on.
2. Take a few dollars from your allowance or weekly chores and save it in your piggy bank. Also put a couple dollars in your wallet or purse for spending money.
3. Put the rest of your moolah in your Navvi-Gator Super Saver's Club account.
4. Now start keeping track of how much you spend, what you bought, and how much you saved. This will help you save more.

Navvi-Gator 
The Financially Savvy Gator

Congratulations!

Clayton Clark of Hurley, Miss.!



Four-year old Clayton Clark of Hurley, Miss., is the Third Quarter winner of the Navvi-Gator Super Saver's Club Prize of the Quarter. He took home the "Fun Zone Toy Basket" and received a \$25 deposit into his savings account. Clayton likes being outside, learning about dinosaurs and watching "Paw Patrol." His hobbies include putting together puzzles, swimming and going to the movies. He wants to be a doctor when he grows up and is saving his money for college.

Each time young Members make deposits into their Navvi-Gator Super Saver's Club accounts, they receive forms to enter into the quarterly drawing. This quarter's prize is the "Kraffy Kid Kit." Check it out on the back page.

Just for Laughs

How does a penguin build its house?

Igloos it together!



WINTER WORD SEARCH

S	S	S	Q	P	Z	T	F	T	K
D	E	C	E	M	B	E	R	M	R
A	V	S	N	O	W	A	E	U	V
I	O	Y	M	I	T	T	E	N	S
W	L	R	T	A	O	C	Z	S	Z
O	G	A	E	D	J	O	I	S	I
F	D	U	J	C	L	D	N	C	E
J	D	N	W	H	I	O	G	A	T
G	H	A	T	F	V	F	C	R	X
N	O	J	Y	T	S	O	R	F	N

**COLD
MITTENS
SNOW
JANUARY**

**FREEZING
GLOVES
FROSTY
DECEMBER**

**COAT
SCARF
HAT
ICE**



Navigator
CREDIT UNION

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Navvi-Gator Super Saver's Club

You Could Win this "Krafty Kid Kit!"

Make a \$5 deposit into your Navvi-Gator Super Saver's Club account, and you will be eligible to win the Prize of the Quarter! This quarter's prize, the "Krafty Kids Basket," is packed with toys to spark the imagination, a piggy bank and Allie the Alligator stuffed toy. You'll also get a \$25 saving deposit! The drawing will take place in January so be sure to have your entries in by January 1st.

Navvi-Gator Super Saver's Kids Club accounts can be opened at any of Navigator Credit Union's full-service Branches! Start saving for something special and get your chance to win!

