

2006, elect members to the Board of Directors, then enjoy the evening with door prizes and bingo with cash prizes.

Tickets are only \$10 for members, \$15 for non-member guests, \$7 for children ages 6 – 12, and no charge for children 5 or younger. Complete the enclosed yellow form and return it promptly. Seating is limited to 224, so don't delay. Deadline for ticket orders is Friday, February 16, 2007.

The most significant difference between credit unions and banks is who determines how the institution operates. Banks are owned by stockholders and operated for their profit. A Credit union is owned by its members (including **you**) and is operated by a Board of Directors elected from the membership, for the financial benefit of all members.

Please attend the Annual Meeting ... eat ... learn ... vote ... and enjoy. Take an active role in your credit union's future. YEFCU is **your** CU. **You** can help make YEFCU the best credit union it can be.

2nd ANNUAL HOLIDAY COLORING CONTEST

During the Christmas Holidays and winter season the CU office has been adorned with 70 colorful entries done by young members. This year the oldest age group was

asked to also write a short story about the snowman in the picture, about "saving," or about the credit union.

Judging the art work was former CU Board Chairman Emma Lou Zarfoss, a retired art teacher. Judging the short stories was student intern Andrea Puskar (see next article). All entrants received a "gold" dollar coin. All winners in each age group received a credit union bookbag and prizes of either a \$50 **VISA** gift card, a \$25 **VISA** gift card, or a \$15 Borders Gift Card, respectively.

Winners are as follows:

Ages 0 – 5

- 1st – Courtney Kline
- 2nd – Madison Cook
- 3rd – Asha Mir-Young
- Honorable Mention – Mattie Rice

Ages 6 – 9

- 1st – Madison Miller
- 2nd – Darien Kline
- 3rd – Nate Renner
- Honorable Mention – Kiele Fullerton

Ages 10 – 13

- 1st – Emma Claybaugh
- 2nd – Justin Corsa
- 3rd – Christopher Heath
- Best Story – Erica Little
- Best Coloring – Jamie Becker

Visit our website www.yefcu.org, select "Just for Kids" and see most of the winners and their handiwork. All entries continue to adorn our lobby for your enjoyment. Come visit.

STUDENT INTERN

We are pleased to welcome Andrea Puskar, a senior majoring in Professional Writing at York

College, as our student intern this semester. She has already prepared a poster highlighting our CU's services to students at York College. Other projects on Andrea's schedule include designing and writing at least one issue of *Savings Sense*, designing a brochure promoting CU products and services to York College students, and working on a promotion for CU youth during Youth Week, April 22–28, 2007. Ms Puskar will also be writing newspaper articles for the *York Dispatch* and the York College *Spartan Newspaper* touting the advantages of credit union membership. She had a freelance article published February 2nd in the *York Dispatch*. She will also spend some time in our office "learning the ropes."

YEFCU Holiday Closings

President's Day: Monday, February 19th
Good Friday: Friday, April 6th
Memorial Day: Monday, May 28th