



CES QUARTERLY

2019 | January

CES Credit Union 

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PRESIDENT'S MESSAGE

Winter is one of the most wonderful seasons at the credit union. It is always the winter time that CES employees have so many opportunities to get their hands dirty and serve our community well. Take a look at our *In the Community* section on the next page and you will see only a few of the ways that CES uses its resources to give back to the community that has given so much to us over the years.

We also love winter because the new year comes with new challenges, goals, and dreams that we can help our members reach.

For many of our members, this could be the year for a new car, a new home, or a new job. It could be the year of major life changes such as heading off to college, getting married, starting a family, or moving into retirement. No matter what 2019 holds for you, we are here to make your financial transition easy and affordable.

Our service center managers, lenders, and the whole CES Credit Union team of dedicated staff works for you so you can be successful. You will never be “left out in the cold” when you need assistance from us, and we strive to guarantee you are satisfied with every interaction.

Please, tell us how we can service you in the new year so that we can continue to dazzle you with our care and commitment.



Sandy Coffing
SANDY COFFING, PRESIDENT/CEO

TEACHING TEENS FINANCIAL RESPONSIBILITY

When your kids were little, you frequently heard requests such as “Will you read me a story?” or “Can we go for a bike ride?” Now that your offspring have morphed into teenagers, their pleadings often involve asking for money—**your** money.

How can you tame their cash demands and avoid the money wrangles, while also instilling a sense of financial responsibility? Here are a few ideas:

- Make the most of “teachable moments”—Look for opportunities in your day-to-day interactions with your teen when you can slip in a money “lesson.” For instance, if you’re out shopping together, you can talk about your own shopping choices or why you’re delaying a purchase.
- Provide hands-on experience—These types of experiences have more impact for teens than just listening to you talk. For instance, have your teenager make the grocery list for the week. At the market, he’ll see for himself how big a chunk of the family budget goes toward groceries.
- Model money monitoring—Sit down with your teen to go over his/her list of expenditures for the week. Discuss the following: Were these wants (things that just made you feel good) or needs (things like a new jacket to replace the one that no longer fits)? How could you have spent your money differently?
- Introduce plastic, perhaps—You’ll need to decide if your teen is mature enough to manage a debit card, but they are available with the CES Student Advantage Checking Account. Again, go over transactions together.
- Talk about the future—What will come after high school? If it’s college, what portion of expenses will the teen have to cover? Older teens also begin to think about career choices. This is a good time to talk with them about saving for retirement. It’s never too early to have that conversation.

Let us help at CES Credit Union. We can set your teenager up with his/her first debit card and checking account. Getting teens established with these tools can help them learn to manage money now—while the stakes are small—so they don’t get into financial trouble later.

WREATHS ACROSS AMERICA

Donations from CES provided 33 wreaths for the Mount Vernon JRROTC winter initiative with Wreaths Across America. Wreaths Across America seeks to lay wreaths on the graves of those who have served in the U.S. military. The idea is to perpetuate the name and memory of these local hero's by honoring them with a decorative wreath and a military style service complete with the playing of Taps on the bugle. This years service took place on December 15 at the Mound View Cemetery in Mount Vernon.



STUFFING DRIVE

The annual Stuffing Drive partnership with the Interchurch of Knox County was another huge success! Each year the Knox County Interchurch seeks out boxes of stuffing from CES to be used in their Christmas dinner food baskets for struggling families of Knox County. This year, the Interchurch asked for CES to supply 250 boxes for these Christmas baskets and CES finished the drive with an incredible 317 boxes of stuffing raised by staff and members. Interchurch gives their thanks for the amazing support.



DANVILLE INTERCHURCH

Gobble Gobble! CES served up smiles at the Danville Interchurch this year by helping with local families who needed a little assistance this holiday season. Qualified families were given a box of wrapped gifts specific to the kids desires, a turkey or chicken depending on the size of family, and a food voucher to get the rest of their Christmas dinner. CES partnered with NWTF to provide over 50 turkeys this year for these families.



Financially FIT

WANT MORE CONTENT?

CHECK OUT OUR BLOG AT
CESCU.COM/BLOG FOR MORE
ARTICLES ON BEING FINANCIALLY FIT!

CES Credit Union 2019 SCHOLARSHIP

CES CREDIT UNION IS OFFERING \$1,000
EACH TO TWO WINNERS OF OUR NEW 2019
SCHOLARSHIP!

APPLICATIONS ARE DUE BY MARCH 15, 2019.
LEARN MORE AT WWW.CESCU.COM/SCHOLARSHIP

\$1,000

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CES CREDIT UNION OFFICES

LOBBY:

Monday - Friday: 8:30 am - 5:30 pm
Saturday: 9:00 am - 1:00 pm

DRIVE-THRU:

Monday - Thursday: 8:30 am - 5:30 pm
Friday: 8:30 am - 6pm
Saturday: 9:00 am - 1:00 pm

Mount Vernon	740.397.1136
Loudonville	567.203.5443
Utica	740.892.3323
Delaware	740.363.8118

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