



## **Parent of a Teen? Know a Teen? Tell Them to Play Money Mission!**

**Farm-this, Mafia-that...we all know teens play plenty of games online.**

Enter Money Mission. Now when they play games online, they can also have the chance to earn scholarships for college!

### ***What is Money Mission?***

Money Mission is an online simulation, available to play through Kaua'i Government Employees Federal Credit Union, that teaches real life financial skills. Teens create an avatar and live, work and make real life financial decisions in the game's simulated village, Mission Heights. Money Mission gives youth an opportunity to consider the financial obligations they face and how they will deal with them in real life.

### ***How Long is the Game?***

During each session, players are encouraged to make a wide range of decisions, including buying a car, trading stocks, and holding down a job. The choices players make are tied to their avatar's happiness meter, a barometer designed to demonstrate how good financial decisions require life balance. Those who navigate this simulated world successfully will have a chance to win a scholarship.

### ***Why is Money Mission Important?***

This is the only financial literacy tool in the marketplace that fulfills the need for financial education within an interactive, online competitive gaming environment that also Rewards College bound seniors with scholarships to pursue a post-secondary education.

### ***How Do Teens Start Playing?***

Anyone can sign up to play Money Mission on our website at [www.kgefcu.org](http://www.kgefcu.org). When you click on the Money Mission graphic to sign up, you'll enter Mission Heights and begin your Money Mission. College bound seniors will also have the opportunity to compete for scholarships.

Encourage the teens you know to sign up for Money Mission at [www.kgefcu.org](http://www.kgefcu.org)!

**Use Mission Code: 10181-KGEFCU**

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### ***Here is what Kaua'i High's, Business Core students are saying about Money Mission:***

*"I think that money mission is a wonderful program and it should be introduced to all high school kids. My favorite part about it is the games because it provides us a very fun way to learn about managing money and about the economy. I also like the assignments that we get at the school because it makes kids want to play more. I learned many new facts from this program and I will definitely continue to play it."*

*"I have really enjoyed using Money Mission and I think that Money Mission is a really good way to get kids involved with money. It can teach them how to use their money responsibly and what earning money is like. It can also teach them about spending money. It can also teach them how to use the stocks. I think that it is really a good way to get people involved with the basic knowledge of money."*

*"In my point of view, money mission was a great idea to help young adults learn what will be happening in their upcoming future! It helped me learn the different subjects and working skills and all kinds of things."*

*"What I like about money mission is that it is a fun way to teach me how to save money and it teaches me in order to get money you have to work hard. Thank You, KGEFCU."*

**"Together, We Make It Happen"**

## ATTENTION MEMBERS:

KGEFCU strives to keep our fees low for our members;

However, we wanted to alert you to some fee changes that may affect you in the coming New Year.

### NEW FEE SCHEDULE TAKES EFFECT JANUARY 1, 2012.

- ANY Presented Insufficient Funds Item (Draft or ACH): \$25 per item presented.
- Stop Payment requests on Share Draft, CU Check or ACH: \$10.00/item
- Copy of paid share draft or CU Check: \$5
- Copy of Statement or Statement History: \$5 per each month requested
- Courtesy Pay: \$25 per item paid with Courtesy Pay Feature
- Temporary Checks: \$1 per 4 checks/Minimum 4 required
- Wire Transfers: \$10 for incoming, \$20 for outgoing, \$40 for International
- Legal Items Processing: \$25 per legal item received for judgments, levies etc.
- ANY requested account research older than 60 days: \$20/hour, one hour minimum
- Coin handling and processing: 10% fee for any coin amount over \$50
- Returned Mail/Statements: \$2 per returned statement after two unsuccessful attempts to mail.
- Travelers Checks: 1% fee of Amount Requested
- Cashier Checks: First Two are free: \$2 for each subsequent check requested
- Unclaimed Property: \$25 will be assessed to any unclaimed property delivered to the State of Hawaii
- Debit Card Replacement: \$10 per card
- Inactive Bill Payer: \$5.00 per every 90 days of no activity.

Please contact the Credit Union at 808-245-2463 for a complete listing of all of our fees. Or Visit our website at [www.kgefku.org](http://www.kgefku.org).