## Tips for How to Use the Crossword Puzzle

The International Credit Union Day® Crossword Challenge offers a fun way to brush up on your credit union knowledge. The answers to the crossword puzzle are ones that every staff member should know about credit union history, philosophy, structure, and more. Use these tips to maximize staff engagement:

1. **Make it a competition**
   Everyone loves a little friendly rivalry. Why not get your staff involved in some ICU Day educational fun by turning the crossword puzzle into a competition? Have each staff member complete the puzzle. The one who gets the most answers correct (without cheating of course – no Googling allowed!) wins a special ICU Day-themed prize. If your credit union is full of ICU Day smarties, and multiple staff members get all answers correct, enter their names into a drawing and select one lucky person to win the prize. We suggest: The Torch Tumbler, Color Block Ceramic Mug, Deluxe KOOZIE® 6-Pack Cooler, or an ICU Day hooded sweatshirt.

2. **Make it a requirement**
   A very FUN requirement that is! Tell staff that in order to receive their ICU Day 2013 T-shirt, they must hand in a completed, error-free crossword puzzle. Encourage staff to work together to get your team talking about their credit union knowledge.

3. **Make it a team-building exercise**
   At an ICU Day staff planning meeting, have each member contribute to filling out the crossword puzzle together. Your colleagues will be chomping at the bit to answer questions and impress others with their credit union knowledge. Reward staff with a pizza party after the meeting is over.

© 2013 Credit Union National Association Inc., the trade association for credit unions in the U.S.

# ICU Day Crossword Puzzle Answer Key

## Across

**2.** A common credit union motto is, “Not for profit, not for charity, but for **service**.”

**3.** The first credit union was formed in the European country of **Germany** around 1850.

**4.** Only credit union members may **vote** in elections to select volunteer directors.

**6.** The credit union philosophy is “People **Helping** People.”

**7.** Members’ savings are **insured** up to at least $250,000.

**8.** By providing financial **education**, credit unions help members use their money wisely.

**9.** Banks use profits to pay directors’ salaries — at credit unions, directors **volunteer** their services.

**11.** Credit unions are not-for-profit financial **cooperatives**.

**13.** Whereas banks are owned by stockholders, credit unions are owned by **members**.

**15.** Banks are in business to make a **profit** — credit unions are not.

## Down

**1.** Thomas Doig **organized** more than 1,000 credit unions across the Midwest.

**5.** In 1934, credit union managers met to form CUNA, a **trade** association.

**7.** Credit unions seek to keep people economically **independent**.

**10.** Excess earnings are returned to members in the form of **lower** loan rates and fewer fees.

**12.** 196 million people around the **world** choose credit unions as their best financial partner.

**14.** Credit union membership is based on a common **bond**.

© 2013 Credit Union National Association Inc., the trade association for credit unions in the U.S.