

Brought to You by Your Credit Union

GOT GREEN?

Grow It **at your** Credit Union

Saving for your future and saving the environment have a lot in common. Here are some steps you can take to pad your wallet while protecting the environment.

Sell or trade your old games. Instead of throwing them away, trade your toys and games with friends or try selling them at a yard sale. That's money in your pocket and less in a landfill.

Give favors. Instead of buying presents for family and friends, give favors of your time and talent (cleaning the garage, home spa treatment, baked goodies)—you'll save money and use fewer natural resources.

Use the e-branch. Check your accounts online—even transferring funds electronically to your savings account. If available, sign up for e-statements. Fewer paper statements and envelopes means more trees live. Plus, you can earn interest on your deposits.

Bike it. If it's less than two miles one way, bike it. Bicycling is the most energy efficient method of transportation and does not pollute. So pump up the tires, find your lock, and put on a helmet. Bonus—if you've got your driver's license, you'll save on gas by biking; if you don't, ask your parents to boost your allowance in recognition of the time and resources you're saving them by biking.

Pack your lunch. Avoid packaged snacks and skip the vending machines. Beyond the calorie and health concerns, these items are typically highly processed and individually packaged, which uses energy and creates more waste. Save your lunch money and pack your own fresh meal at home in reusable containers.

Buy vintage. Shop used and vintage clothing stores. You'll uncover one-of-a-kind styles that required no new natural resources. Bonus—ask your parents for a clothing budget. Buying used will cut your costs dramatically, leaving you plenty to add to savings.



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