



Brewerton Elementary School
9530 Brewerton Road
Brewerton, New York 13029

Dear Brewerton Elementary School Parent(s) or Guardian(s):

It is so important to teach children about money. By teaching the importance of saving to children while they are young, they can establish positive habits that will continue into their adult years.

To encourage positive money habits, Brewerton Elementary School offers an in-school banking program with Empower Federal Credit Union!

Our in-school banking program will begin on Thursday, October 9th and will take place every other Thursday thereafter at 8:45am.

An Empower Federal Credit Union representative will be at school to collect the deposit as soon as the student enters the school building in the morning and the student will receive a special reward for their positive saving habits. A receipt of their deposit will be e-mailed or mailed.

Using provided special deposit envelopes, readily available from your child's teacher, we encourage them to make deposits in any denomination of money they wish. Deposits may be coins, cash, or checks, and there is never any minimum amount a child must deposit, because we want to encourage savings of any kind.



To begin your child's savings journey, please complete the permission slip on the back of this letter and return it to your child's classroom teacher. After we have received their permission slip, the credit union will contact you.

You may also come into any Empower Federal Credit Union branch to open your child's new in-school banking account.

• **Encourage your child to save**

- Have your child establish a habit of making regular deposits – whether it be a few coins or money from a birthday gift, they can put their deposit into their in-school banking envelope and bring it to school on the designated deposit day.
- Set a goal for the year. Maybe it is to have a certain dollar amount saved by a specific date or to buy an item on your child's "wish list." It is a great way to make a plan together and watch the money grow throughout the school year.

- **Visit an Empower Federal Credit Union branch**

- Most of our locations have coin counting machines. Make special plans with your child to visit a branch. Kids can use the coin counter to redeem coins they have saved and/or make a deposit.

- **Review their statement**

- Your child will receive a special Dollar Dog statement. Show your child how much they have saved and the dividends they have earned on their deposits.

We want to encourage all our students to save and to learn positive savings habits.

If you have any further questions, you may contact Empower Federal Credit Union representative, Angela Shults at 315.728.5474 or ashults@empowerfcu.com.

Sincerely,

Angela Shults

Angela Shults, Empower Representative

Brent Bowden

Brent Bowden, Principal

*Proper ID required. A copy of valid photo ID is required for members that are adults and joint owners on an account(s). Please make checks for deposit only or endorse to: Empower Federal Credit Union. Withdrawals may be made at any Empower Federal Credit Union Branch. **Visit www.empowerfcu.com or call 800.462.5000 for a location listing. Empower Federal Credit Union is federally insured by the National Credit Union Administration.

***Please complete and return this permission slip to your child's classroom teacher
or bring into any Empower Federal Credit Union location*****

Today's Date: _____

Student's School: _____

_____ Yes, I would like my child to participate in Empower's in-school banking program.

_____ My child is already an Empower member and will participate this year.

_____ No. I do not wish to have my child participate in the in-school banking program at this time.

Student's Name: _____

Student's Home Address: _____

Parent/Guardian Name: _____

Parent/Guardian Phone Number: _____

Parent/Guardian E-mail: _____

Parent/Guardian Signature: _____

