



FALL 2022

YOUR CREDIT UNION NEWS SOURCE

TAKE A BREAK!

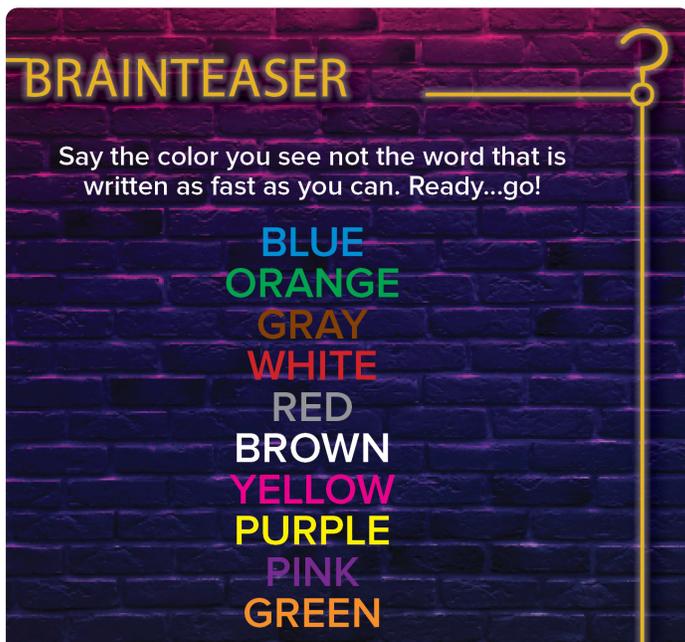
NATURAL ENERGY BOOSTERS

School is in full swing, and summer vacation seems like a long-forgotten dream. Winter break is still far off and getting through these autumn months is a task. Teachers pile on the homework and tests, and seem to live for pop quizzes. So when it is getting late and you are nowhere near done with the research report that's due by first period tomorrow, you might feel desperate.

You usually bring coffee and energy drinks out trying to ward off sleep for as long as possible. While they may seem like the only solution, research shows that extra caffeine can leave you feeling more stressed than before. While it revs up your body and brain, it may not help you perform better, and will just leave you irritated and cranky. So what's the alternative?

A study was done at the University of Michigan showing that a person's memory and attention improved by 20% after taking a nature walk. If you are feeling overwhelmed while studying and need a break, take a ten-minute stroll outside, preferably on a quiet street. Why does this help? Because while studying, you require direct attention on what you are doing, which can get pretty tiring. In contrast, while walking through nature, there is involuntary attention, meaning that the mind notices things but does not require intense concentration, rather, it passively notices things. This allows your brain to take a rest from all that thinking and just relax.

When walking is not an option, like when there is inclement weather, don't despair (or reach for the wake up juice)! Sometimes, powering through that tiredness can be more effective than taking a break. If you believe you have unlimited willpower, you will trudge through the tiredness and emerge victorious. When you have a limited mindset, you limit your abilities. However, if you believe you can do anything, you'll discover you can.



MARK YOUR CALENDAR: BOO FEST

We're hosting a trick-or-treat and outdoor movie night on Saturday, October 8th at our Main and Administrative offices on Fillmore Avenue in Dover. This free community event is open to all area youth. Bring a friend, dress in your best costume, and stay for popcorn and the movie Hocus Pocus.

SCHEDULE

- Trick-or-Treat begins at 6:00PM (12 & UNDER)
- Hocus Pocus begins at 7:30PM (ALL AGES)

SAVE MONEY!

CUT DOWN ON SPECIALTY DRINKS

Specialty drinks, such as a pumpkin spice latte, energy drinks, and pop, are often more a matter of habit than of choice. If you're trying to find a simple way to save a few bucks but can't fit it into your budget, cut back on specialty drinks from your favorite coffee shop, restaurant, or vending machine. Purchase your own travel water bottle to take water on-the-go. As you drink water instead, keep track of the amount of money you would have spent — usually it's five dollars or more — and set it aside in its own savings account or even a jar at home.

HOLIDAY CLOSINGS

- Thursday, November 24 – closed
- Friday, November 25 – close at 2:00PM
- Saturday, December 24 – closed
- Monday, December 26 – closed
- Saturday, December 31 – closed
- Monday, January 2, 2023 – closed

HOW TO TREAT END-OF-SUMMER BLUES

With the summer behind us, many people experience a low-grade depression this time of year. Not to be confused with true depression, Seasonal Affective Disorder, (SAD), is a type of depression that's related to changes in seasons. If you're like most people with SAD, your symptoms start in the fall and continue into the winter months, sapping your energy and making you feel moody. Here are some simple ways to combat SAD and boost your energy:

- **Get exercise.** Many studies prove the benefits of repeated exercise.
- **Get sunlight.** Spend time outdoors, if possible, or at least at a window where the sun streams in. If you can get your exercise outdoors (walking or jogging), that's even better.
- **Plan for time with friends.** Nothing boosts morale like time spent with a good friend.

CONTEST TIME!

CORRECTLY ANSWER THE TRIVIA QUESTIONS & YOU COULD WIN!



Drop off submissions at any DoverPhila location or mail it to: DPFCU, Attn: Savers Club Trivia Contest, 119 Fillmore Ave., Dover, OH 44622. All submissions must include a **first name, last name, address, and phone number to be accepted**. All entries must be post-marked by October 31st. View contest rules at <https://www.dpfcu.org/accounts-personal/> or pick up a copy at any DPFCU location.

PRIZES AWARDED:

1st PLACE: \$25, 2nd PLACE: \$15, & 3rd PLACE: \$10

PRIZE MONEY DEPOSITED TO SAVERS CLUB ACCOUNTS.

SUMMER TRIVIA WINNERS!

1ST PLACE: TYLER HISSNER

2ND PLACE: KENLEY HAYES

3RD PLACE: LAKE VANSICKLE

First Name: _____

Last Name: _____

Address: _____

Age: _____ **Phone Number:** _____



WORD OF THE WISE FROM DP TERM TO KNOW: MONEY MARKET

A financial account, offered by credit unions and banks, that provides the benefits and features of both savings and checking accounts. They typically pay higher dividends than regular savings accounts and may come with debit cards and limited check-writing privileges. Like a regular savings account, a money market account at a credit union is insured by the National Credit Union Administration (NCUA) while one at a bank is insured by the Federal Deposit Insurance Corporation (FDIC).

SHOP FOR CLOTHES ON THE RIGHT DAY

Yes, there really is a "right" day to shop for clothes.

THURSDAY IS THE DAY

Most retail shops get ready for the weekend rush on Thursdays by marking down the weekend's sale items so they can restock racks with new merchandise. The later in the day you shop, the more items you find discounted.

SHOP OFF-SEASON

It's tempting to go for the new fashions right as the new season begins. But if you wait until mid-season, you get a better deal. Pick up next year's winter coat at the beginning of spring.

SIGN UP FOR MAILERS

If you subscribe to your favorite stores' online and snail-mail newsletters, you receive advance notice of upcoming promotions.

TRIVIA TIME! CHOOSE THE CORRECT ANSWER.

People who do not understand the difference between _____ usually struggle with financial problems.

1. Taxes and insurance
2. Needs and wants
3. Buying and renting
4. Credit cards and debit cards

If you use a credit card, you should _____.

1. Pay the full balance of the card every month
2. Pay the minimum payment each month
3. Never pay the bill
4. Be able to buy anything you want

A _____ is a plan for how you will spend your money.

1. Paycheck
2. Credit Card
3. Budget
4. Personal Loan

Which of the following is a true statement about credit cards?

1. You should never get a credit card.
2. If you get a credit card, you will go into debt.
3. You should get a credit card and use it responsibly in order to build good credit.
4. The credit card companies don't charge you anything to borrow money from them.

Which item below would certainly depreciate if you owned it?

1. A house
2. A car
3. Gold
4. All of the above