



Summer 08

# master's Source

## Viriva gives away \$4000 in Scholarships

Viriva Community Credit Union wants to help alleviate the burden of college financing. As part of this effort, the Credit Union has an annual Scholarship Program that donates a total of \$4000 to high school and college students each year. Two \$1000 scholarships to high school seniors for their freshman year of college, one \$1000 scholarship to a current college student, and two \$500 scholarships to high schools students were presented at Viriva's 72nd Annual Meeting, held on April 23, 2008, at which the Scholarship Program recipients accepted their awards, as well as read their essays.



Our 2008-2009 scholarship winners. From left: Christopher Allen (High School Winner), Jim McCaw (CEO, Viriva Community Credit Union), Jeff Bordi (College Winner), Mark LeChevallier (representing John-Paul LeChevallier, Continuing College Winner), Ahmadu Ekpaji (College Winner), and Olivia Villalon-Iglesias (High School Winner)

## Make Extra Money This Summer

So you decided not to get a job this summer or your current gig isn't paying you enough money. Here are some tips on how to earn extra cash while away from school:

**Extra Chores** - Offer to mow your lawn, or the lawn of an elderly neighbor. There's always weeding that needs to get done. Will your parents shell out extra cash for you to wash their cars and vacuum the inside? One or two extra chores a month will really add up!

**Yard Sales** - Clean out your room and get rid of all your old junk by having a yard sale. After all, one person's junk is another's treasure. For added fun, get your friends to sell their stuff with you.



You'd be surprised at how much you can earn from selling your old stuff.

**Change Jar** - It may seem really juvenile, but keeping a jar of change in your room can really add up. At the end of the day and before you do your laundry, check your pockets and dump any loose change into the jar. At the end of the summer, take the jar to a coin counter and see how much money you've saved from just emptying out your pockets.

Don't forget to save the money you've earned. You'll be one step closer to your new car, designer jeans, or even just a tank of gas!



**Viriva**  
Community Credit Union  
Your financial partner... for life.

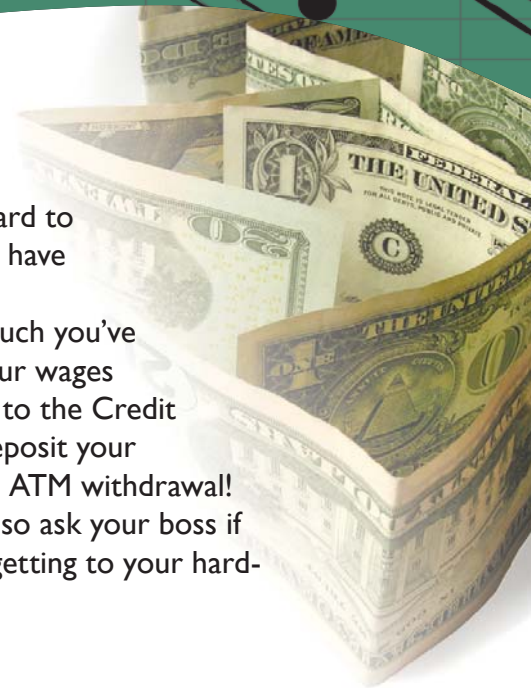
[www.viriva.com](http://www.viriva.com)

## Direct Deposit Your Summer Funds

You've landed a pretty cool summer job this summer and are looking forward to getting that nice paycheck at the end of the week. But did you know you could have your money directly deposited into your Viriva Money Masters account?

With Direct Deposit, you'll still get a paystub each week telling you how much you've made, but the money will already be in your account by the time you get it! Your wages will automatically be deposited into your account, and you won't have to drive to the Credit Union or even wait in line to cash your check. Best of all, when you directly deposit your paycheck into your Viriva account, you'll have instant access to your money via ATM withdrawal!

You'll have to fill out some initial paperwork when you first start your job, so ask your boss if your company offers Direct Deposit. Once you've signed up, getting paid and getting to your hard-earned cash will be a breeze!



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Congratulations to **Shaughn Thornton**, the winner of our \$50 quarterly drawing. Did you know that you, too, can win \$50? Next time you deposit \$25 or more into your Viriva Money Masters account, make sure you fill out a raffle slip for a chance to win!

\*Account balance must have increased at least \$25.00 per entry since the end of the calendar quarter in order to be eligible for said prize. Winner chosen at random. Odds based upon the amount of entries each quarter. One winner per quarter. Void where prohibited.



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