

The Summit Federal Credit Union

forwardB!OUND



EARN a LITTLE EXTRA \$avings\$

Summer is the perfect time of year to earn some extra cash for your savings. While you may have a bit of free-time between sports, camps and other activities, you may not always have the funds to save or treat yourself to something special. There are many ways to earn a little extra cash and help out in the community at the same time! Here are a few fun and rewarding summer job ideas for you:



DOG WALKING

If you are a dog lover, ask your neighbor if they'd like you to walk their dog for 20-30 minutes each day. Create a flyer and distribute throughout your neighborhood to get the word out. Don't forget to bring a plastic bag for those necessary pit stops. **Average cost per dog: \$3-5 for ½ hour walk**



BABYSITTING

If you like kids but are new to babysitting, ask your neighbor if they'd like you to watch their child while they run an errand (i.e., grocery shop for 1 hour). You can also volunteer to babysit in the evenings for a couple hours while parents enjoy a dinner out together. Babysitting classes may be available in your community. Organizations like the American Red Cross offer a Babysitter's Training Course to help you get started. **Average cost per child (with less than 1 year babysitting experience): \$8-9 per hour, add \$1 more per additional child**



LAWN MOWING

Although many homeowners have the time to care for their own lawns, some may not. Offering to mow the lawn of a neighbor could give them some free-time for other household fixes. If you've never mowed before, there are a few safety rules to follow. If mowing on a steep hill and using a self-propelled mower, always mow from side-to-side. If mowing using a riding lawn mower, do the opposite and mow up and down to prevent the lawn mower from tipping over. Doing a great job could earn you more lawns. **Average cost per lawn: \$20-\$25 for ½ acre**

Photo Contest

Do you have an eye for photography? If you do, enter the C-Note University photo contest for a chance to win \$100 or even \$1000! C-Note University is an interactive website full of challenging games and activities. Visit The Summit's website at summitfcu.org and view the Forward Bound Youth Program page for a link to C-Note University. New contest themes will be displayed online in C-Note, along with instructions and entry rules.



BICYCLE SAFETY

School is out and summer fun is just around the corner! While many of you may be ready to take your driving test, others find ways to commute by way of a bicycle. Bike riding is a fun way to meet up with friends, visit a local ice cream shop, and a great way to get in some exercise. While having fun, you should also remember the importance of bicycle safety. Riding a bike is like driving a car in many ways. There are certain rules you should follow before riding.

Wear a Helmet

Always wear a helmet to protect your head at all times. Studies show that wearing a properly fitted bike helmet can protect your brain by as much as 88%. Check that you have not outgrown your helmet, that it covers your forehead and that the chin straps are adjusted tightly yet comfortably.

Bike Maintenance

Inflate your tires should they need air and also check that your brakes work properly. You don't want to be caught off guard when riding downhill.

Visibility is Key

Ride your bike during the day and avoid riding at night. Motor vehicles drivers can be distracted and not see you on the road. Wear bright colored clothing and add flashing reflectors to your bike, if possible.

Road Rules to Follow

Always ride with traffic and not against it. Obey stop signs and traffic signals as you would when driving a car. Look out for cars backing out of driveways and always be alert of your surroundings.



Enjoy your summer and remember – Safety First!

FUN HOLIDAYS



July 13 - Embrace Your Geekness Day

July 18 - National Ice Cream Day

July 23 - National Hot Dog Day

August 10 - National S'mores Day

August 16 - National Tell A Joke Day

September 5 - Cheese Pizza Day

September 21 - Miniature Golf Day

WIN AN APPLE® IPOD TOUCH®!



We need your help with a name! Help us rename our Student Starter product bundle for young adults. The winning entry will get an Apple iPod Touch!

ENTRY NAME

CONTACT NAME & PHONE NUMBER

Contest ends July 31st. Bring your name to any Summit branch or mail it to us at 100 Marina Drive, Rochester NY 14626. (See the Forward Bound section of our site for full details).

The Summit Federal Credit Union now has a Facebook® page! Become our fan to keep up-to-date with our latest news and events.



the **SUMMIT**
FEDERAL CREDIT UNION

We're Here For You

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