

# Paw Prints

Volume 23  
Issue 1

February 2023  
[www.cufatcats.org](http://www.cufatcats.org)



**FAT CAT**

Published Quarterly For  
SECU's FAT CAT Membership



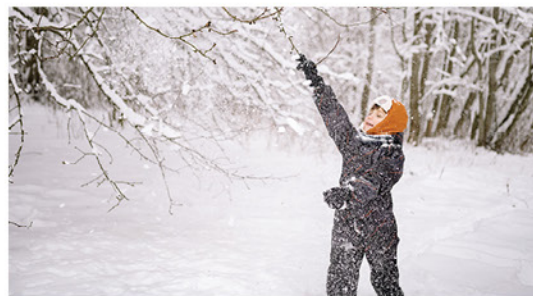
## Understanding Cards: Credit vs. Debit

As you grow older, your financial options and responsibilities also grow. Right now, your purchases most likely involve cash or coins; however, many adults use other options, such as cards. SECU offers both debit and credit cards, and it's good to know the difference!

A debit card is linked directly to a checking or CashPoints® Global account. When a purchase is made with a debit card, the money is taken out of the account. You can only spend what is in the account, so debit card users must be very responsible and know how much is available in the account before making a purchase.

A credit card purchase is very different. With a credit card, you are borrowing money that you will have to pay back later to buy something now. Using a credit card also requires a lot of responsibility because you should not spend what you can't pay back when it's due. However, when the credit card bill is paid on time, there is an added benefit of building credit. As you get older, good credit can help with borrowing for bigger purchases like a car or a house!

## Wintertime Fun!



No matter what the weather is like where you live, wintertime can be a fun time! Here are a few fun things to do on a snowy—or not-so-snowy—winter day.

1. Plan a scavenger hunt: pick out a few small items for friends or family to find. Hide the items either outside or indoors. Then, draw a simple map to the first hiding spot, and leave clues at each location to help your hunters along the way.
2. Create an obstacle course: gather items such as streamers, cardboard boxes, and pillows to create and block in your course. Then see who can race around the course the fastest.

Be creative and enjoy some wintertime fun inside or out!

## Coloring Winners!

Adrian, age 4, of Durham  
Cody, age 6, of Asheboro  
Rachel, age 6, of Gastonia  
Charleigh, age 7, of Hickory  
Jackson, age 7, of China Grove

William, age 7, of Gastonia  
Jeremiah, age 8, of Kannapolis  
Lucy, age 10, of Clemmons  
Sara, age 10, of Winston-Salem  
Micah, age 11, of Kernersville

Congratulations to our winners! They each received a FAT CAT backpack! View the winning colorings in FAT CAT's Art Gallery at [www.cufatcats.org](http://www.cufatcats.org)!

# Color for a Chance to Win!

Send in your coloring along with your full name, address, and age by **March 1, 2023** for the chance to win in a random drawing. Winners will receive a FAT CAT backpack!



## IMPORTANT NOTE TO PARENTS:

If you are willing to have your child's submission published in the newsletter and/or on the [cufatcats.org](http://cufatcats.org) website, please complete, sign, and mail this form in along with your child's submission. We will not publish your child's last name or street address. Thank you!

Child's full name: \_\_\_\_\_

Child's age: \_\_\_\_\_

Parent/Guardian full name: \_\_\_\_\_

Parent/Guardian address: \_\_\_\_\_

Please check each statement that applies. I give State Employees' Credit Union permission:

to publish my child's first name, age, and hometown in FAT CAT Paw Prints and/or on the [cufatcats.org](http://cufatcats.org) website.

to publish my child's artwork or story in FAT CAT Paw Prints and/or on the [cufatcats.org](http://cufatcats.org) website.

\_\_\_\_\_  
Parent/Guardian Signature

\_\_\_\_\_  
Date

Email a photo of the coloring page to [marketing@ncsecu.org](mailto:marketing@ncsecu.org), or submit your entry at your local branch or by mail: FAT CAT - State Employees' Credit Union, PO Box 27948, Raleigh, NC 27611.

Federally insured by NCUA

