



FADS

Ever spent a ton of money on something you thought was lame two weeks later? How did it happen?



The best tip to help you avoid the rip-offs that fads create is to wait. Hold off a few days to get a clear picture of why you want to buy something.

Ask yourself these questions:

- Can I wait until there is a sale?
- Is the item just too expensive?
- Will this still be cool in a couple of months?
- How much money will I have after I buy this?

Time will tell if it's a good idea to purchase. If it's not a good idea, you'll save money.

POCKET QUIZ

Have a lot of fun collecting all 50 special state quarters minted by our government from 1999 to 2008. With this kind of cash in your pocket you can challenge your friends with questions like, "Which quarter features a buffalo?" (Answer below)

Some quarters display nature's wonders, such as Colorado's Rocky Mountains. You'll see famous patriots, musicians, a race car, and a space ship. Find them in your change, and you may even profit from selling them, since only a limited number of each coin was issued.

You can learn more while playing online games with all the quarters by typing "state quarters program" in your computer browser bar.



Answer: Kansas

EVERYTHING THAT GLOWS

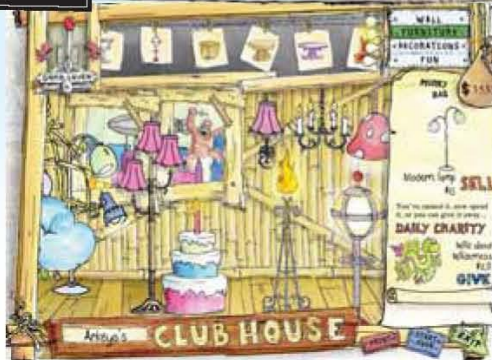
FOR SALE

IN THE CLUBHOUSE

Light up for 2011:

50% off off on everything that glows!

Light up a torch or turn on a lamp—you won't want to miss these bargains at your 5-Spot Clubhouse!



Visit 5-Spot in *Googolplex*, on your credit union's Web site! Log in and enter your clubhouse from the lower left corner of any page.

Earn **clubhouse cash** and use it to decorate your own clubhouse.

NATALIE

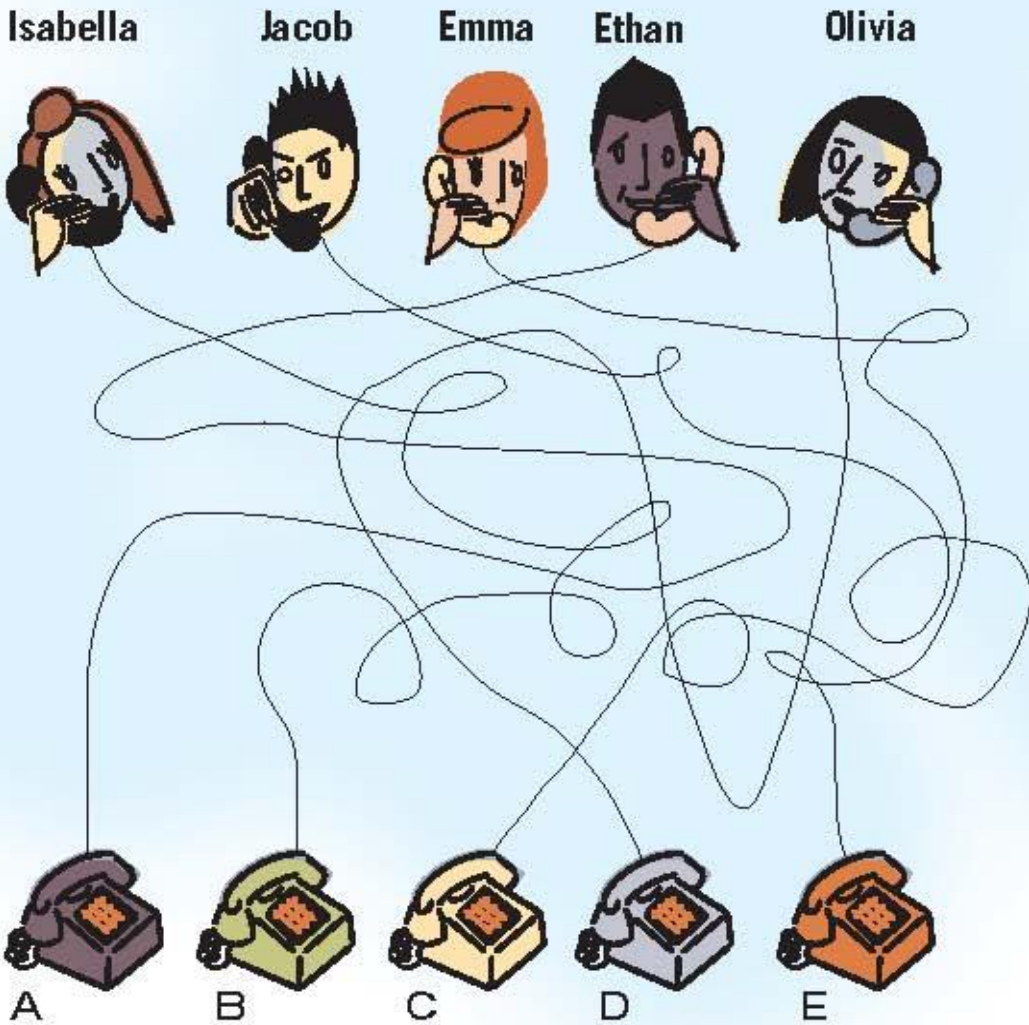


Follow Natalie, Spencer, and the crew on new adventures every week. Play games, earn clubhouse cash, and more! Search 5-Spot in Googolplex on your credit union's Web site.



Untangler

What a mess! Whenever the 5-Spot folks get together, they always tie things up. Can you untangle these seriously silly snarls?



Answers: A: Ethan B: Isabella C: Jacob D: Olivia E: Emma