

"My Credit Union Story"

by

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I first joined my local branch of the Cincinnati Police Federal Credit Union when I got my first job at 16. But it wasn't until I was 18 that I got excited about my bank account because that meant one thing: I got a debit card! I was so excited and felt so mature getting my first card. After it arrived in the mail, I immediately went out and activated it and swiped that beautiful piece of plastic for the first time. But my habit of swiping that piece of plastic turned sour, but also gave me one of my first lessons on my road to adulthood: that just a swipe here and there adds up quickly, because I was losing and wasting a lot of my money on useless things.

Soon that taught me another lesson: that I had to buckle down and get to work saving my money for college. I had dreams of going to school to become a teacher and to see the world and change it! So then I began to put every paycheck I received into the bank with an exception of a twenty and then I began to see all of the possibilities that having money saved up brought. I was able to begin to realize that with the money I saved, I might be able to study abroad while in college and finally explore the world like I have been dying to since I was a kid.

But even with all my saving I still felt unconfident in my ability to pay for college. But then the credit union gave me hope that everything would be alright when the credit union offered me a third place award for their student scholarship. This award and realizing the power of saving my money made me understand that I am capable of anything I set my mind to. So even though I'm young and have only been a member since I was eighteen, the lessons that the Cincinnati Police Federal Credit Union taught me were priceless and are lessons that I can keep and follow for the rest of my life; and for that I am thankful.