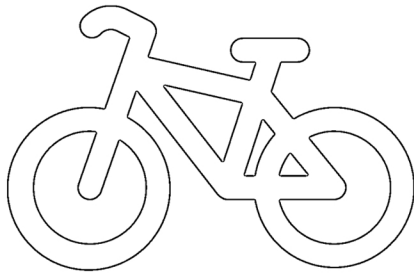
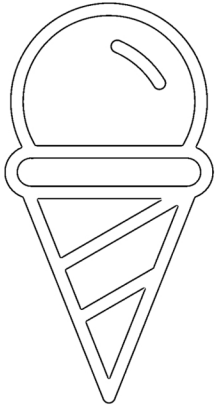
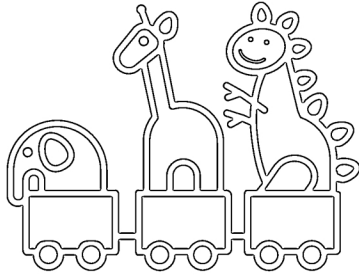


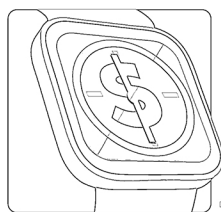
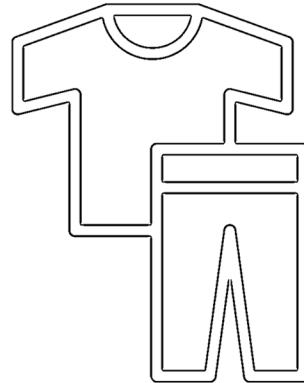
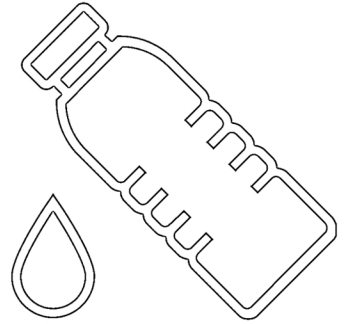
WANTS

Things that would be nice to have, but you can actually live without.



NEEDS

Things you must have in order to survive.



IT'S NEVER
TOO EARLY...

CREDIT UNION YOUTH MONTH