



SEABOARD

FEDERAL CREDIT UNION

The smart place for your money

October 31, 2019

Zoe's Club, Saving Money with Style seemed to fall in my lap at just the right moment. We were in search of a new youth savings program here at Seaboard Federal Credit Union and the program we had was in place for 27 years and had lost all connection with our younger members. As the Marketing Coordinator I was looking for something a little more than just save your money at the credit union, I wanted financial literacy. My team and I looked at several options and nothing was jumping out at us. The programs were too young, too cute not relevant so we thought let's do our own and I knew what an undertaking it was going to be. Zoe literally dropped out of the sky the next day after our meeting and within the first few minutes of the presentation I was hooked. The wheel was invented and all I needed to do was drive the car.

The program was going to do everything we wanted. It had the age group 0-17 and Zoe was something kids could buy into. It is a program that will have longevity and that was another vital part to the equation we needed. Our youth need to learn how saving money will help them in the future, spending money wisely and the most important piece giving back to the communities they live in. Seaboard wants to set the foundation for good financial health, make saving a good practice for years to come and giving back to communities so all can flourish. Zoe's Club will do all this and more as the credit union moves into the future.

This February we will have had Zoe for one year and I'm very pleased with the outcome. I have been able to incorporate Zoe with our Financial Literacy product Banzai. When I'm in the schools speaking of the importance of financial well being Zoe's Savings Club weaves into my conversations with the students. My office is right in the lobby so I hear and see the excitement in the young members. In speaking with parents and teachers they wish that this program was around sooner. We sponsor movies for families at the local theatre here in town and I had a Zoe video done as a trailer right before the feature and the response from the audience great. The possibilities are endless with Zoe.

Please stop by our website seaboardfcu.com as Zoe has her own page and you can read about her as well or if you have questions please feel free to reach out to me at jdorr@seaboardfcu.com

Sincerely,

Johanna Dorr

Loan Officer/Marketing Coordinator

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