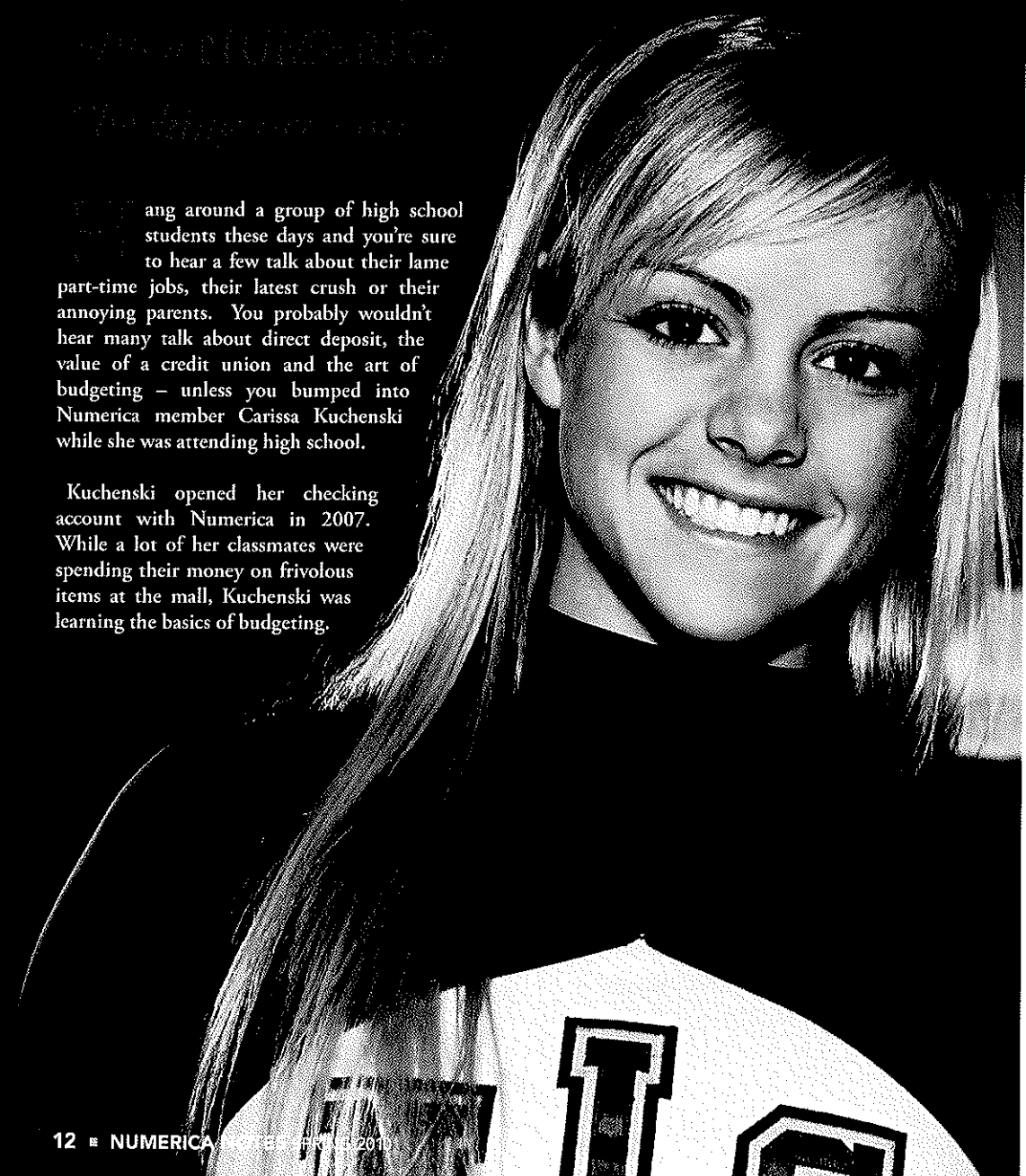


# MATH LESSONS LEARNED OUTSIDE THE CLASSROOM

*By Carissa Kuchenski  
and her classmates  
at Numerica  
checking accounts*

Hang around a group of high school students these days and you're sure to hear a few talk about their lame part-time jobs, their latest crush or their annoying parents. You probably wouldn't hear many talk about direct deposit, the value of a credit union and the art of budgeting – unless you bumped into Numerica member Carissa Kuchenski while she was attending high school.

Kuchenski opened her checking account with Numerica in 2007. While a lot of her classmates were spending their money on frivolous items at the mall, Kuchenski was learning the basics of budgeting.



"I always had to be really responsible (with my money) because I had to pay for all of my sports," said Kuchenski. "I had to budget and make sure I had enough money in my account to pay for them and my car."

Those lessons have remained with Kuchenski as she enrolled at North Idaho College where she is now a sophomore sports science and physical therapy major. Sports continue to be one of her passions, as she is a cheerleader for the school's basketball team, a figure skater and an amateur snowboarder. She is used to juggling car payments, coaches' fees and college bills.

"I think starting early was really good for me. It's helpful to know what I'm doing now with my budget," said Kuchenski.

She also has some financial advice for her generation: prioritize. "You need to be paying your bills first and then handle your other priorities."

For example, "I'd rather (buy) a coaching session than a piece of clothing."

Those instincts also help Kuchenski stay away from the credit card companies and banks that set up booths on campus to attract students. "I just take the candy they hand out," says Kuchenski. "I try to stick with one account. I know people with eight credit cards, and now they're really struggling to pay them off."

Luckily, the value of working with a credit union has paid off for Kuchenski, who hasn't had positive experiences with banks.

"Banks seem really frustrating. I didn't like the way I was treated. I have had a better experience with Numerica. They're a lot easier to talk to, and they're understanding. If I have to make my car payment a few days after it's supposed to be automatically withdrawn, they understand that I am a college student."

## GROWING UP WITH NUMERICA

As Tammy Androes grew, so did her relationship with Numerica

**T**ammy Androes has been a Numerica member since she was 5 years old. Her grandparents set up a savings account for her. Today she's not only a member but also a valued employee.

A teller for nearly two years, Androes assists members with everyday transactions such as withdrawals, deposits and payments. The member interaction, she says, is the best part of the job.

"They can tell we care," said Androes. "We have relationships with our members and consider them friends. If they have a problem, everyone will go out of their way to help."

That level of service is why Androes believes more people are joining credit unions. "I think people want to go somewhere where people really care about them. We're not using their money for our benefit...like the banks. Plus they can get lower interest rates on loans and higher rates on deposit accounts."

And although the Numerica branch Androes works at is located in Hayden, Idaho, just north of Coeur d'Alene and only 30 minutes from Spokane, Wash., Androes says the community has more of a small town feel.

"We see the same members coming into the branch, so it seems like we live in a small town," she said.

Likewise, members see Androes around the community, as she's also the assistant cheerleading coach for North Idaho College. The position works well for Androes who

cheered for the school in 2009 and began helping the 20-member team in October. Incidentally, Numerica member Carissa Kuchenski is on the team and cheered with Androes last year.

"I actually didn't know she was a member until one day she came through the drive thru," laughed Androes.

Numerica is also a sponsor of the team's calendar that was created this year to raise funds for expenses related to cheer competitions.

"They work really hard," said Androes.

And so does she.

