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**BRINGING COMMON CENTS TO THE CLASSROOM  
CREDIT UNIVERSITY TEACHES FINANCIAL LITERACY TO TEENS**

Group Health Credit Union (GHCU), among several other credit unions, will sponsor Credit University in 2007. Credit University is a financial literacy program that educates several thousand teens each year at 40 different King, Pierce, and Thurston county classrooms.

"Credit University is an engaging, informative, and inspiring presentation that encourages the students to start thinking about their own wealth and net worth," stated Lilna Givan-Williams, a Ballard High School teacher.

The program teaches teens how and where to save, the ins and outs of managing credit reports, and what they can do to avoid identity theft. It also educates them about the difference between banks (owned by shareholders) and credit unions (member-owned).

Group Health Credit Union chose to sponsor Credit University because of the early financial education value it provides to our teens. Student-loan lender Nellie Mae reports that college freshmen carry an average of \$1,585 in credit card debt. A lot of debt will adversely affect a teen's credit report which can mean they pay higher loan rates, can be denied jobs, even a place to live.

Vice President of Sales & Marketing, Margaret Boni, stated GHCU is very committed to helping teens become fiscally healthy citizens. We are pleased to partner with Credit University to educate our youth about financial responsibility and protecting their identity."

Erica Patterson, teacher at Inglemoor High School in Kenmore, agrees. "With identity theft being one of the fastest growing crimes out there, it is important to educate our youth on the importance of how to protect themselves, as well as their financial well-being.

Credit University teaches this to students in a fun and creative manner."

Credit University dates for 2007 are still being solidified. The schedule thus far is:

Capital High School, Olympia	January 3 <sup>rd</sup> , 2007
Todd Beamer High School, Federal Way	January 5 <sup>th</sup> , 2007
Snohomish Senior High, Snohomish	February 14 <sup>th</sup> , 2007
Snohomish Freshman High, Snohomish	February 22, 2007
Peninsula High School, Gig Harbor	June (TBD), 2007
Washington Business Week, PLU	June 28 <sup>th</sup> , 2007
Washington Business Week Gonzaga	July 12 <sup>th</sup> , 2007
Washington Business Week CWU	July 26 <sup>th</sup> , 2007
Washington Business Week WWU	August 9 <sup>th</sup> , 2007
Ballard High School, Seattle	TBD
Wilson High School	TBD
Nathan Hale High School	TBD
BEST High School	TBD
Eatonville High School	TBD
Olympia High School	TBD
Cedarcrest High School	TBD
Juanita High School	TBD
Lindbergh High School	TBD
Hazen High School	TBD
Bishop Blanchett	TBD
Auburn Mountainview High School	TBD
Auburn Riverside High School	TBD

Nine doctors from Group Health Cooperative founded Group Health Credit Union in 1949.

Today GHCU has 29,000 members and is open to anyone who lives or works in Washington State. The credit union offers a full array of financial products and services including checking and savings accounts, home and auto loans, credit cards and more.

GHCU branch locations provide convenient, personal service, as well as 24-hour account access via ATMs. The credit union is also part of the Shared Branching Network and Co-op ATM Network allowing GHCU members to access their accounts at thousands of other credit unions and ATMs nationwide. For more information visit [www.ghcu.org](http://www.ghcu.org).