

Kids \$avings Club

Quarterly Newsletter for Kids

Watch your Money Grow WITH you!



With a Firelands FCU Smart Saver Youth Share Certificate, you receive a bonus rate based on your age! Open an account and watch your money grow with you throughout the years!

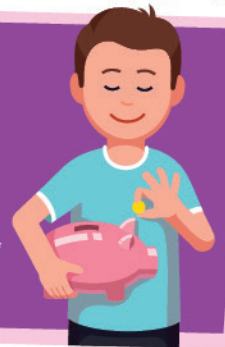
Make the SMART decision with your \$\$\$

Help your teen learn the value of a dollar while building their own future car or college fund with a Firelands FCU Smart Start Teen Club Account!

- Available to teens ages 13-17 years old
- Competitive dividends on balances of \$5 or more
- No monthly service fees
- No minimum balance requirements
- Special Term Share Certificate rates

Already have a Smart Start Teen Club Account? Consider adding these additional products:

- Visa® ATM/debit card — limit varies based on age
 - \$50 limit ages 13-15
 - \$100 limit ages 16-17
- Visa credit card with a limit of \$100-\$250
- Smart Start Teen Club Loan for \$50-\$500 for up to 12 months at 1.50% below our signature loan rate.*



*Terms and conditions apply, please visit firelandsfcu.org/accounts/personal-savings/youth-savings.html for details.

Cupcake Countdown!

(chow down on the numbers)



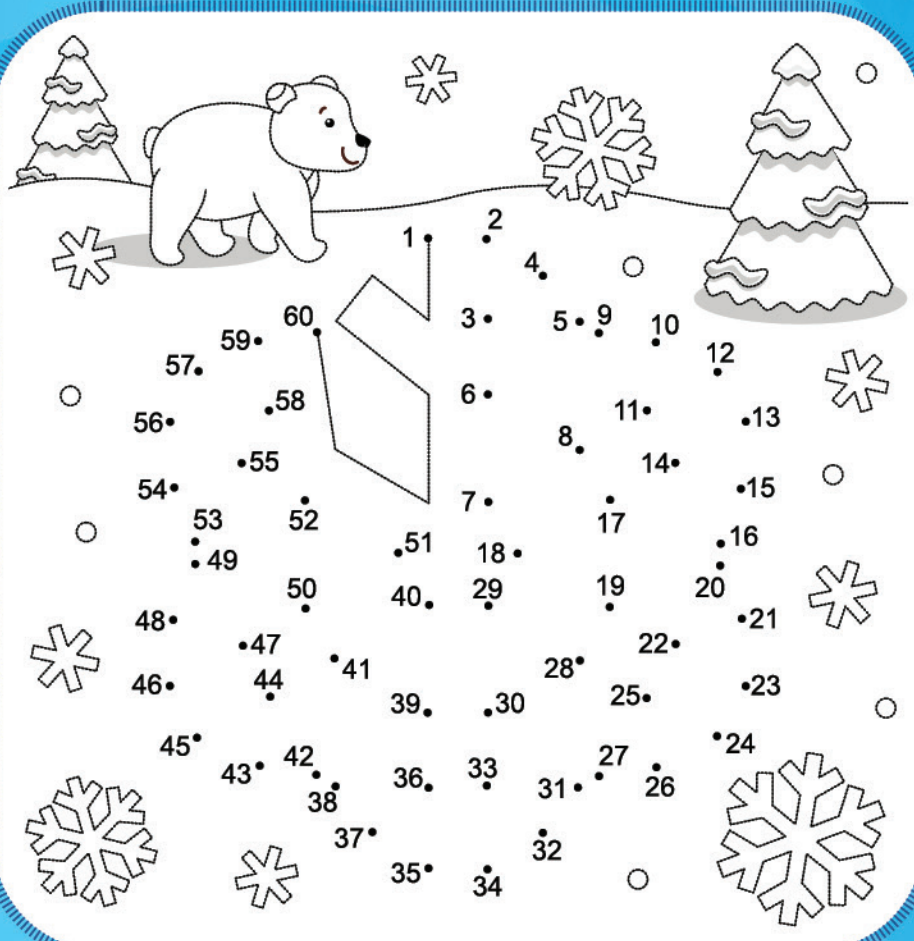
- 1 If your cupcakes use butter, sugar, flour, eggs, and milk, how many ingredients (foods) do they use?
- 2 If you're 4 feet tall and the world's largest cupcake is 3 feet tall, how much taller than the cupcake are you? Bonus: Which is longer, the distance around a cupcake, or the distance across it? Look at any circle to figure it out!
- 3 If your recipe instead uses 2 cups of butter, twice as many cups of sugar, and twice as much flour as sugar, how many cups is that so far? Bonus: How many eggs are in 200 dozen, anyway?

Answers: (1) 5 ingredients, (2) just 1 foot taller. Bonus: The distance around a cupcake is longer. (3) 14 cups of ingredients, since you add in 4 cups of sugar and 8 cups of flour. Bonus: 2,400 eggs.

Find these fun math problems and more in the book, *Bedtime Math - A Fun Excuse to Stay Up Late*, Written by Laura Overdeck

CONNECT THE DOTS!

Draw a line from dot number 1 to dot number 2, then from dot number 2 to dot number 3, 3 to 4, and so on. Continue to join the dots until you have connected all the numbered dots. Then color the picture!



Don't Miss the Fun!

Want to receive a digital copy of our Kids' Quarterly Newsletter? Simply log in to Online and Mobile banking and add or update your email address to your profile!

ZIGZAG WORD SEARCH

B	D	E	T	S	O	R	F	S	C
A	S	C	N	E	W	Y	F	R	A
R	E	E	J	R	A	E	M	I	T
E	E	M	A	S	N	O	W	M	T
T	R	B	N	U	A	S	N	A	E
I	T	E	I	S	R	N	E	I	N
N	A	R	C	K	Y	O	L	C	S
G	K	S	E	I	F	W	C	I	H
F	E	B	R	I	L	A	S	L	G
Y	R	A	U	N	G	K	E	E	I

Find all the words from the word list (ignore spaces and dashes):

- | | |
|----------------|-----------|
| BARE TREES | MITTENS |
| DECEMBER | NEW YEAR |
| FEBRUARY | SCARF |
| FROST | SKIING |
| ICE SKATING | SLEIGH |
| ICICLE | SNOWFLAKE |
| <u>JANUARY</u> | SNOWMAN |

DID YOU KNOW?

If you start with a Kids Savings Club at age 10, and contribute just \$20 a week to the account, you will have \$11,440 saved by the age 21!

Get a Prize!



Every time you make a deposit into your savings account, you get to pick a prize from the treasure chest!

I	E	N	G	K	E	I					
L	E	B	R	I	L	A	S	L	G		
H	S	E	I	F	W	C	I	H			
C	S	N	A	R	C	K	Y	O	L	C	S
N	I	T	E	I	S	R	N	E	I	N	
A	E	T	R	B	N	U	A	S	N	A	E
T	E	E	M	A	S	N	O	W	M	T	
T	R	B	N	U	A	S	N	A	E		
A	S	C	N	E	W	Y	F	R	A		
B	D	E	T	S	O	R	F	S	C		

Answer: