



# THE TREASURE CHEST



APCI Federal Credit Union | Fall 2020 Kids Klub Newsletter

## FUN IDEAS FOR FALL!

Now that summer is over, you might be having difficulty finding fun things to do to keep busy. If so, try out the boredom busters listed below!

### Start your own club.

If you have a hobby or activity you enjoy, start a club to share your interests with others. Set up a weekly meeting time to gather (virtually, if needed) with your club members. Whether your activity is reading, painting, acting or something else entirely, you'll improve your talents and have fun while doing so!

### Play in the leaves.

Raking up big piles of leaves and jumping in them is a classic fall activity. Take it one step further by having a parent take photos of you while you play. You can then use the photos – along with dried leaves you collected that day – to make a fall scrapbook page!



### Make holiday decorations.

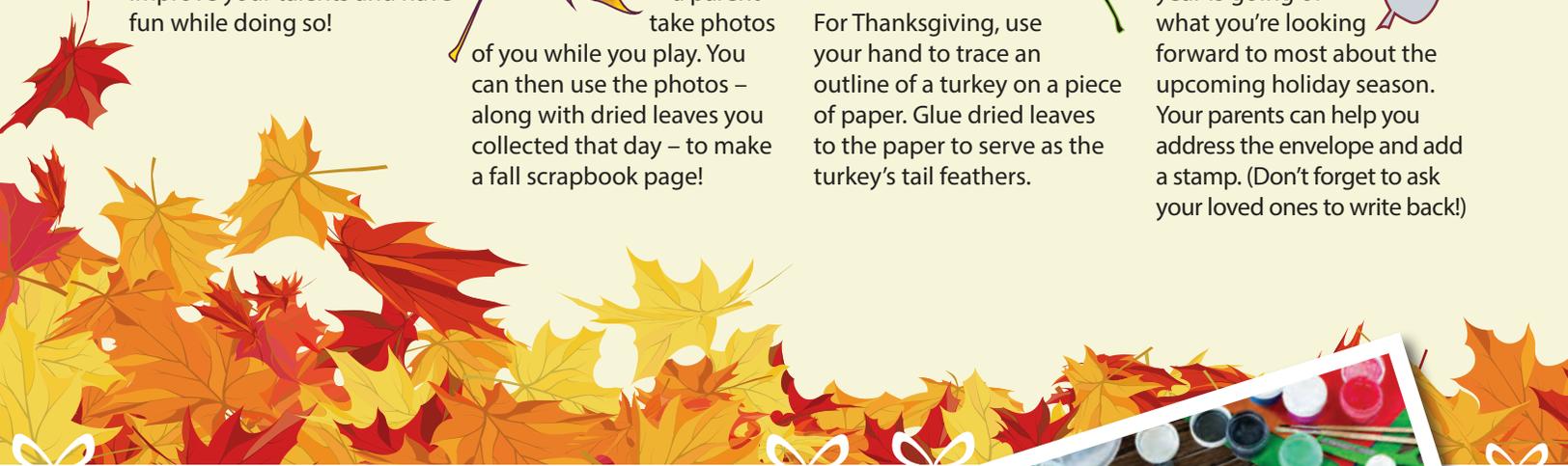
For Halloween, carve pumpkins to put on display. If your parents don't let you carve pumpkins yourself, decorate them with markers or paint instead.



For Thanksgiving, use your hand to trace an outline of a turkey on a piece of paper. Glue dried leaves to the paper to serve as the turkey's tail feathers.

### Write letters.

If there are friends or family members you haven't seen recently, send them a letter! You might want to tell them about any fun summer memories you made, how the new school year is going or what you're looking forward to most about the upcoming holiday season. Your parents can help you address the envelope and add a stamp. (Don't forget to ask your loved ones to write back!)



## Help Us Decorate for the Holidays

In the fall, we start to think ahead to the winter holidays. Help us celebrate at APCI FCU!

We invite you to create a homemade ornament and send it to us by December 16, 2020, and we will deposit \$10 into your Share Savings Account!\*

**Thank you for helping us decorate!**

\*Limit of one entry per Kids Klub member (members between the ages of 5-12). \$10 will be deposited to the Primary Share Savings Account of eligible participants no later than January 8, 2021.



# SPENDER VS. SAVER

## QUIZ

Take this quiz to determine if you're a big spender, smart saver or something in between!

When I see something I want, I \_\_\_\_\_.

- A. Add it to my birthday or holiday wish list.
- B. Count up my money to see if I have enough saved to purchase it.
- C. Buy it immediately! I'll beg my parents for extra cash if I don't have enough.

When I receive money for my birthday, I usually \_\_\_\_\_.

- A. Put it in a piggy bank or savings account.
- B. Save a portion of it and spend the rest.
- C. Spend it all on the latest clothes or gadgets I've had my eye on.

I \_\_\_\_\_ buy things just to cheer myself up when I'm feeling sad.

- A. Never
- B. Sometimes
- C. Often

**If you answered mostly A's,** you're a smart saver! Continue to save like you do now, and you'll be well on your way to financial success. Just remember it's OK to occasionally treat yourself to something you want.

**If you answered mostly B's,** you're a spender and saver. You know how to save your money – but you also enjoy spending responsibly. Congratulations on finding a mix that works for you! Just make sure you continue to save more than you spend.

**If you answered mostly C's,** you're a big spender! Keep in mind that spending is best in moderation. If you always spend your money as soon as you receive it, you won't be able to purchase big items like a car or house later in life. Try to spend less – and save more!

## NO-BAKE PEANUT BUTTER TREATS



Perfect for road trips, these peanut butter oatmeal balls won't stick to your hands. Keep them in the refrigerator for portable snacks.

### TOTAL TIME

Prep/Total Time: 10 min.

### MAKES

15 treats

### NUTRITION FACTS

1 each: 70 calories, 3g fat (1g saturated fat), 1mg cholesterol, 46mg sodium, 9g carbohydrate (6g sugars, 1g fiber), 3g protein. Diabetic Exchanges: 1/2 starch, 1/2 fat.

### INGREDIENTS

- 1/3 cup chunky peanut butter
- 1/4 cup honey
- 1/2 teaspoon vanilla extract
- 1/3 cup nonfat dry milk powder
- 1/3 cup quick-cooking oats
- 2 tablespoons graham cracker crumbs

### DIRECTIONS

In a small bowl, combine the peanut butter, honey and vanilla. Stir in the milk powder, oats and graham cracker crumbs. Shape into 1-in. balls. Cover and refrigerate until serving.



Source: Taste of Home