

THE TREASURE CHEST

APCI Federal Credit Union | Fall 2026 Kids Klub Newsletter



MAKE FINANCES FUN



If you think financial management is a boring topic, think again! With the activities below, you can have fun with your friends while learning some important money lessons.

Do a “best deal” challenge.

Is there a certain clothing item or gadget you and your friends can’t stop talking about? Challenge each other to do some online research and see who can find the best price. Be sure to factor in things like taxes, shipping costs, any discount codes, etc. Learning to hunt for a great deal is a skill you’ll be able to put to good use again and again as you get older!

Brainstorm money-making ideas.

Partner up with your friends or siblings to discuss ways to turn your passions into profits. If you like to cook or bake, work together to come up with your own recipes and create a cookbook. Are you a musically inclined group? Start a band! You could also start your own group blog, try to invent something, etc. The possibilities are endless!

Help others.

Learning to give is arguably just as important as learning to save, so put your heads together with your friends and come up with ideas to make a positive difference in your community. Maybe you could donate all your old toys and clothes to charity or hold a neighborhood food drive.

Engage in a spending ban.

Resisting the temptation to buy something new can be tough. Need a little extra motivation to skip those unnecessary purchases? Invite your friends to join you in a competitive spending ban! Whoever can go the longest without spending money wins the challenge. (No cheating!)

Write up a report of your findings.

Teaching kids about financial literacy is becoming increasingly important across the country – and you can help! After doing the activities above, consider writing an article with your friends about what you learned. Who knows... your article may end up getting published! And if nothing else, it will serve as a great reminder to you of the lessons you learned.



COIN-COUNTING CHALLENGE

After summer break, you might need to work to get your brain back in shape. Use the activity below to test your brain power while improving your skills in counting change! Simply mark how much of each currency is needed to reach the amounts listed in the column on the left. Then ask a parent or older sibling to double-check your answers.

Good luck!

Amount	Quarters	Dimes	Nickels	Pennies
60¢				
75¢				
55¢				
19¢				
45¢				
88¢				
59¢				
10¢				
26¢				
99¢				

GRANOLA TRAIL MIX

Yield: 11 cups
Prep: 5 min

INGREDIENTS

- 1 package (16 ounces) banana-nut granola
- 1 package (15 ounces) raisins
- 1 package (12.6 ounces) milk chocolate M&M's
- 1 can (12 ounces) honey-roasted peanuts



DIRECTIONS

1. Place all ingredients in a large bowl; toss to combine. Store in airtight containers.

NUMBER FIND

Think word finds are too easy? Try your hand at this *number* find!

944524	803210	644188	319874
615361	127546	874951	961989
936909	108607	987489	066948
416501	569306	840896	

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 11, 2026, and we will deposit \$10 into your Share Savings Account!*

Please put your name and age on the back side of your ornament.

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 Savings Account of eligible participants no later than January 15, 2027.

5 4 9 2 6 8 9 3 1 2 7 5 4 6 9 8 2 5 6 7 9 8 6 1 5
6 4 9 8 7 4 8 9 4 1 6 5 4 1 9 8 7 4 9 5 1 6 8 4 9
8 9 4 5 2 1 6 3 1 6 9 8 4 6 5 2 5 1 6 5 4 2 3 1 5
2 3 5 6 4 8 7 9 5 1 6 1 8 9 7 8 4 1 5 1 6 4 1 8 9
5 6 4 8 9 4 1 5 6 3 1 6 9 4 7 9 7 8 4 6 1 5 3 6 1
6 9 8 4 1 5 0 4 9 0 9 6 8 4 1 2 1 6 3 8 4 7 6 9 8
9 0 8 0 4 6 8 9 0 4 8 9 3 5 0 3 4 8 9 0 3 6 5 1 0
6 9 7 8 8 1 6 7 3 6 9 4 3 2 3 4 8 5 6 9 3 0 6 5 6
3 8 5 9 8 9 0 9 8 4 0 6 5 4 0 1 6 8 4 0 1 9 0 0 6
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1 6 0 9 4 8 4 0 5 1 6 5 8 0 4 9 8 0 3 2 1 0 6 8 4
6 5 6 8 5 2 9 8 4 8 6 6 5 4 9 8 0 4 9 8 0 6 3 2 8
4 1 6 5 0 1 8 4 9 8 7 0 6 5 0 3 1 9 8 7 4 8 0 5 0