

THE TREASURE CHEST

APCI Federal Credit Union | Fall 2024 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!



SIGN UP FOR A FALL SPORT.

With school back in session, now is a great time to get involved in extracurricular activities. Signing up for a sport will help you have fun, stay in shape and even make new friends!

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 with your club members. Whether your activity is reading, painting, acting, baking or something else entirely, you'll improve your skills 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 collect 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.



QUICK ICEBOX SANDWICHES

Ingredients:

- 1 package (3.4 ounces) instant vanilla pudding mix
- 2 cups cold 2% milk
- 2 cups whipped topping
- 1 cup miniature semisweet chocolate chips
- 24 whole graham crackers, halved

Directions:

- Mix pudding and milk according to package directions; refrigerate until set.
- Fold in whipped topping and chocolate chips.
- Place 24 graham cracker halves on a baking sheet; top each with about 3 tablespoons filling. Place another graham cracker half on top.
- Wrap individually in waxed paper; freeze until firm, about 1 hour. Serve sandwiches frozen.



Recipe from [tasteofhome.com](https://www.tasteofhome.com)

CURRENCY QUIZ

Test your knowledge of worldwide money terms by matching each country with its appropriate form of currency:

COUNTRY	CURRENCY
France	Baht
Japan	Krone
Mexico	Yuan
China	Dollar
Brazil	Euro
Denmark	Yen
Sweden	Peso
United States	Ruble
Thailand	Krona
Russia	Real



Answer Key: France – Euro, Sweden – Krona, United States – Dollar, Thailand – Baht, Russia – Ruble, Denmark – Krone, Japan – Yen, Mexico – Peso, China – Yuan, Brazil – Real



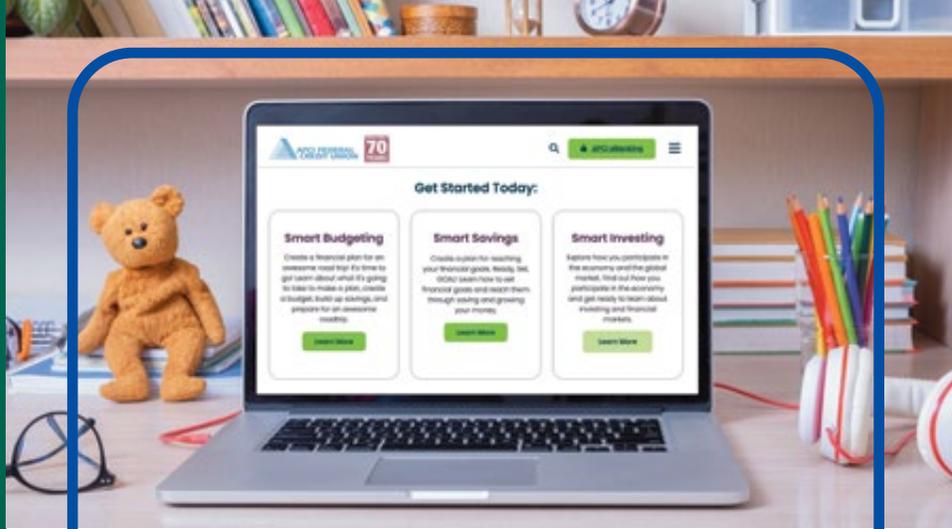
HELP US DECORATE FOR THE HOLIDAYS

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 13, 2024, 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, 2025.



KNOWLEDGE IS POWER

To our older Kids Klub members, challenge yourself to complete our Youth Financial Education Modules to learn about Smart Budgeting, Smart Saving, and Smart Investing!

Visit apcfcu.org/YouthEducation to get started.

EVER WONDER WHY YOU SHOULD SAVE?



It can be easy to spend all your money as soon as you earn it. Maybe you've even done this a couple of times. If so, you've probably also felt bad once the initial excitement of your purchase wore off, and you realized you're back to \$0. Next time, try saving your money! Saving is fun, too. Here's why:

Save for what you want. Tired of waiting for your birthday or the holidays to get the latest expensive video game, sports equipment or pair of jeans you want? When you save your own money, you don't have to! When you think of something you want, ask your parents if they'll let you buy it when you save up the money. Then, when you have the amount you need, you can go get it no matter what time of year it is!

Prepare for the future. College expenses go up every year. It's never too early to start saving. When college hits, you'll more likely be able to afford the school you want to attend, and you won't have as many loans to repay when you're finished.

Find the best deals. When you're spending your own hard-earned cash that you've spent months saving up, you'll be more likely to look for the better deal when making a big purchase. You might discover that what seemed so important at

first – such as name brands – isn't as important when you realize how fast your money disappears.

Earn more by saving more. When you put your money into a savings account at APCI FCU, it earns dividends. That means the money you have in savings will grow, even if you don't add to it! However, the more you save, the more you earn. Take a look:

- \$500 in savings earning 2% dividends per month = \$552.54 after five years.
- \$500 in savings + \$10 per month (\$120 per year) earning 2% dividends per month = \$1,183.01 after five years.

See – adding just \$10 a month to your savings account jumps up your dividends earnings by \$130!

Feel good about yourself. Believe it or not, saving feels good. When you look at that number in your account and realize how hard you've worked to get it there, you'll be proud. Plus, it shows your parents that you are responsible and can make good choices.