

Money Talk...

Savings Account: a safe place to keep your money if you don't want to use it all right away

Coins/Change: this includes pennies (1 cent), nickels (5 cents), dimes (10 cents), quarters (25 cents), half dollars (50 cents), and dollar coins (100 cents)

Budget: a way to keep track of your money and how you are spending it

Deposit: this is what you do when you put money into your MFCU Kids Club account

Bills: reminders to pay money you owe for things like a house, a car, electricity, water, a phone, and more

Welcome New MFCU Kids Club Members!

We are proud to bring you the Monkey Business newsletter! This publication is just for you! Every three months, we will bring you the latest news and updates. From fun projects and events to savings tips, we want to help you learn the best ways to save your money. Maxwell the Monkey is here to help teach you financial education and help you find your happy!

Jokes!

Q: What did the football coach say to the broken vending machine?

A: Give me my quarterback!

Q: How do dinosaurs pay their bills?

A: With Tyrannosaurus checks!

Q: Why didn't the quarter roll down the hill with the nickel?

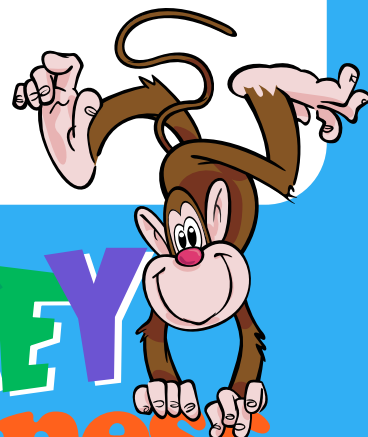
A: Because he had more cents!

Q: Why did the student eat his dollar bill?

A: Because his mother told him it was for his lunch!

Q: What did the duck say after he went shopping?

A: Put it on my bill!



Make Mix & Match Snowmen!



WHAT YOU'LL NEED:

Stones
White Paint
Sharpie Markers

HOW TO MAKE THEM:

1. Paint one side of each stone with the white paint and let sit for 24 hours so the paint can dry.
2. The next day, pick out 2-3 stones for each snowman that you want to make.
3. Use the sharpies to decorate the snowmen however you would like. You can draw buttons, eyes, mouths, arms, scarves, and much more!
4. Now you can mix and match the snowmen with the different stones!

How do you find your happy?

Everyone enjoys doing different things, so here are some fun ideas that might make you happy!

Hanging out with friends

Going to the park

Eating your favorite food

Playing with your pets

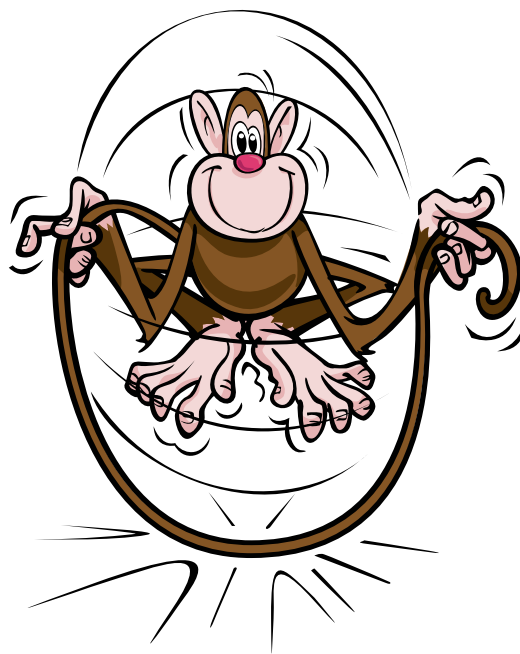
Visiting with your family

Going on adventures

Saving enough money to buy something for yourself

Watching your favorite show or movie

Playing your favorite sport or trying out something new



4TH QUARTER DIVIDENDS

Our Board of Directors has announced .15% Annual Percentage Yield for the 4th quarter regular shared dividend paid on December 31, 2016. *Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.*