



First Kids Club

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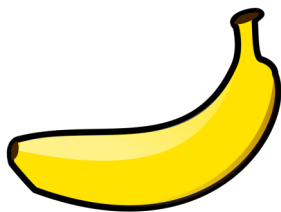
The First Trust and Savings Bank
Watseka and Clifton

Summer Newsletter!

Dear First Kid...

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Joke of the quarter:

What do you call a shoe
made from a banana?

A slipper

Happy summer!!!!

We hope that the sun starts shining and the days stay warm. Please enjoy the book we sent you for summer reading. You can read ANYWHERE!!! Read in a tree, by the pool, at the park—or inside snuggled up after a busy day. Please let us know if you have NOT received your book, yet.

See you in the bank soon!

Hey Mom & Dad!

Did you know??

You can start saving for your child's future TODAY! First Trust offers a variety of financial services specially formulated to help your child save. Not only can your child earn interest through the First Kid's Club Savings, but with a \$1,000 minimum opening deposit, he or she can open a Certificate of Deposit. Ask us about our CD rates today!

In addition, the Coverdell Educational Savings Account is a great way to store money away for higher educational expenses down the road. Contributions to the Coverdell ESA are not tax deductible, but distributions for qualified educational expenses are tax free. Call us today for more information @ 815-432-2494 or 815-694-2329.

There's a
Difference

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Feature Story: Let's talk about reading!

- Reading is important for SO MANY reasons!
1. Children who read often get better at it — practice makes perfect!
 2. Reading exercises your brain — it is a more complex task than watching TV. When we read, it strengthens brain connections and builds NEW connections.
 3. Reading improves concentration — when you have to sit still and quietly, you can focus on the story you're reading.
 4. Reading teaches about the world — through reading a variety of books, you can learn about people, places and events outside of your own experiences!
 5. Reading improves vocabulary and language skills — you can learn new words as you read!
 6. Reading develops your imagination — as you read descriptions of people, places, and things, our brains translate this into pictures.
 7. Reading helps develop empathy — We can imagine how a character feels in certain situations.
 8. Reading is fun — a book doesn't take up much space, and you can bring it wherever you go.
 9. Reading is a great way to spend time together — from bed time stories to visiting the library!
 10. Children who read achieve better in school — reading promotes achievement in all subjects!



Fun & Games!



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

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