

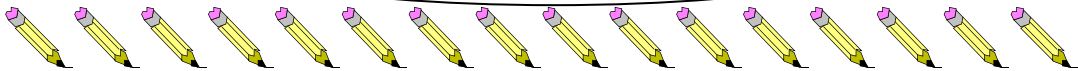
# First Kids Club

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The First Trust and Savings Bank  
Watseka and Clifton

## Fall Newsletter!

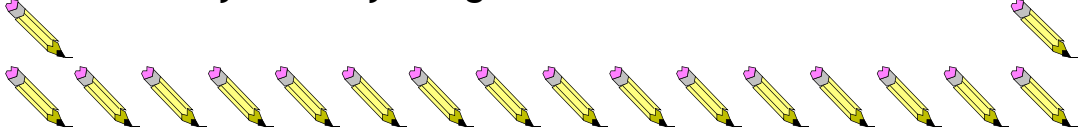
Dear First Kid...



### HAPPY FALL!

Did you get the special envelope we sent you in the mail?! We hope you enjoyed hearing from us...and we want to hear back from you, too! Using the bright pink paper we sent you and the stamp, tell us how your summer reading went...what is your favorite book?? Who is your favorite character??

School has probably started back up for you...we hope you're back into the swing of things. School may be a little different this year—in person, shortened days or at home on the computer—or maybe even with a parent as your homeschool teacher. However you're learning this year, we wish you safety and good health!



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### Joke of the quarter:

What do you use to mend a jack-o-lantern?

A pumpkin patch!

## Hey Mom & Dad!

### Did you know??

Home ownership is within your reach?! First Trust is a *Million Dollar Lender for USDA* — Let us LEND you a helping hand. Rates are low, and thirty-year fixed terms are available. There's no down payment required for this program, and there are flexible credit guidelines. Borrowers are subject to credit approval and USDA guidelines.

Fill out our online mortgage application today at [www.ftsbank.com](http://www.ftsbank.com) — scroll down our website and click on the house icon "Mortgage Application" or call Steve Rhoades (815) 432-2494 to see if you are eligible.



## Feature Story: The ABC's of Saving Money (Part 2)

*This is the second part of the series on saving money. Save and spend money wisely, to buy things you need and want.*

*Follow along from N to Z for tips on being a money-smart kid!*

**N** is for **NEED** — People spend money on things they don't really need. We like to buy fun items, but to save money, try to buy things you need and fewer things you simply want.

**O** is for **ONLINE** — The Internet can help save money. Find deals online, or learn about products to buy.

**P** is for **PIGGY BANK** — A place to save change and coins. When it's full, count the money and deposit it into savings.

**Q** is for **QUALITY**—Buying quality products can save money since they are well-

made and in good condition. Good quality items last longer...so you'll buy less often.

**R** is for **REPAIR** — Save money by repairing items instead of buying new ones.

**S** is for **SHARE** — Sharing with those in need is important. Some people have no money to buy food, clothes, or medicine. We can help by giving money to charities.

**T** is for **TELLER** — Tellers are the friendly people who work at the bank counter. They help you when you need to take money out of your account or put money in.

**U** is for **USED** — New products almost always cost more than used ones. Save money by choosing used items when you can from second-hand stores,

thrift shops or auctions.

**V** is for **VAULT** — Money at the bank is safe because it's insured, and because it's locked in a vault. Vaults are big, fireproof rooms made of steel.

**W** is for **WITHDRAWAL** — A withdrawal is money taken out of a bank account. If you are trying to save money, you should withdrawal only as much as needed.

**X** is for **EXPENSE** — Expense is what you spend money on. Tracking expenses tells you where your money goes.

**Y** is for **YARD SALE** — You can find many used items at yard sales.

**Z** is for **ZILLIONS** — You could have zillions! All you need is a plan to **SAVE!**

