



First Kids Club

Volume 16, Issue 3
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The First Trust and Savings Bank
Watseka and Clifton

Fall Newsletter!

Dear First Kid...

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Fall is fun!

What do you like to do in the fall?! It's about dressing warm and cozy in sweatshirts...jumping in piles of leaves...drinking warm cider...getting excited about Halloween activities...and *so much more!*

As you're back to school, don't forget to practice safety first at the bus stop, walking to school, on the playground, and any other places you may travel. Check out the back of this newsletter for helpful tips!

We're excited to see you out and about—
don't forget to stop in soon!



Hey Mom & Dad!

DID YOU KNOW???

We offer home improvement loans!

We offer home equity lines of credit or personal loans for remodeling, upgrades and repair on your home. Let us know how we can help with your latest home remodel needs or projects you might have around the house. Call us before the snow starts to fall 815-432-2949.

Equal Housing Lender.

Joke of the quarter:

How do you mend a broken pumpkin?

With a pumpkin patch!

120 E. Walnut St	145 E. Fifth Ave
PO Box 160	PO Box 38
Watsseka, IL 60970	Clifton, IL 60927
815-432-2494	815-694-2329



Feature Story: Back to School Safety

Stay safe before and after school with these guidelines and tips!

- * Wear light colored clothing when it starts to get dark.
- * Don't wear clothing with drawstrings or jewelry that can get caught on playground equipment.
- * Walk or skate facing traffic, so you can see oncoming traffic.
- * Wear an approved bicycle helmet if you are riding a bike, scooter, or if you're skating. If you travel on skates or a skateboard, use knee, wrist and elbow pads.
- * Don't walk, bike or

skate alone.

- * Before you go anywhere, check with the adult that's in charge of you FIRST. Check in *again* if you change your plans.
- * Never take a ride from someone without checking with your parents first.
- * When exiting the school bus, take 10 giant steps away from the bus after you exit. Always wait for the bus driving or another

adult to tell you when it's safe to cross the street.

- * Always take the safest path to school, which is not always the shortest.
- * Always look all ways before crossing the street and remember to walk, not run.
- * Never walk between parked cars. Cross streets only at crosswalks or corners.
- * Buckle up when riding in a car.
 - * The back seat is the safest place to sit until age 13.



Fun & Games!

Fill in the blank with bank words.

Loan / Bank / Lincoln / Coins / Dollar



1. You have an account at First Trust & Savings _____.

2. Save your _____ in your piggy bank.

3. 100 pennies is equal to one _____.

4. When you borrow money from the bank, it's called a _____.

5. Abraham _____ is on the \$5 bill.

