



## Summer Newsletter!

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### Joke of the quarter:

Which tree can fit in your hand?!

Palm tree!

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# First Kids Club

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The First Trust and Savings Bank  
Watsseka and Clifton

## Dear First Kid...

Happy Summer, Friends!

Soon you'll be getting a special postcard in the mail from us! Make sure to follow those directions and head to the bank to pick up a book for summer reading! Reading keeps your mind sharp and helps you keep learning even over the busy summer months.

Summer is a time for outdoor fun—but make sure you're being safe and protecting yourself...from your skin to your elbows and knees. Wear sunscreen if you're out playing during the day. If you're riding your bike, skateboard, scooter, or anything similar, be sure to wear a helmet, elbow pads, and possibly knee pads. Being safe makes these activities even more fun!

See you soon!

## Hey Mom & Dad!

### Did you know??

We have a **15-month CD special** called "The **EVERYTHING CD**"! This is a limited time offer for personal accounts. The 15-month CD is 3.75% APY\* You can keep earning on the high-rate CD while making up to three additional deposits. Also, you can make up to three no-penalty withdrawals. Read more below...

\*Annual Percentage Yield accurate as of 5/1/25. The APY is fixed for the term of the CD but subject to change upon renewal. You can withdraw your full balance and interest earned any time after the first 6 days of funding your CD. Minimum deposit to open: \$5,000.



## Feature Story: Summer Safety

Summer is a fun time to play outside, but it's important to remember to *put safety first*. Find some tips below on how to stay safe this summer and have fun!

**Bike Safety:** Always wear a helmet — every time you ride. Make sure the straps are well secured and fully cover your head and forehead. Wear bright clothes and make sure your bike has reflectors. Never ride at night. Discuss with your parents where you are allowed to ride your bike.

**Surroundings Awareness:** If you are out and about make sure that your parent,

guardian, or caregiver is with you. Stay in groups of friends that you know (and that have been approved by your parent or guardian). Avoid isolated areas that are dark or away from well traveled streets. Know where “safe places” are if you need help — like the police station, fire station or library.

**Swimming:** Always swim when an adult or guardian is nearby to watch you. Stay in an area where you are comfortable with the depth. Walk slowly in the pool area. The wet surfaces make it easy to slip and fall. Don't push or jump on others, and

make sure not to chew gum or eat food while swimming.

**Be Aware of Bugs:** Insects can bite or sting you. If this happens, let an adult know what happened, and they can help you take care of the wound and decide what medicine is best for you. Avoid bee or wasp nests, and if you have sweet-smelling food or drink, make sure it's covered if you're eating outdoors. If you're hiking, wear long pants and long sleeves. If appropriate, and adult can apply a type of bug repellent.

