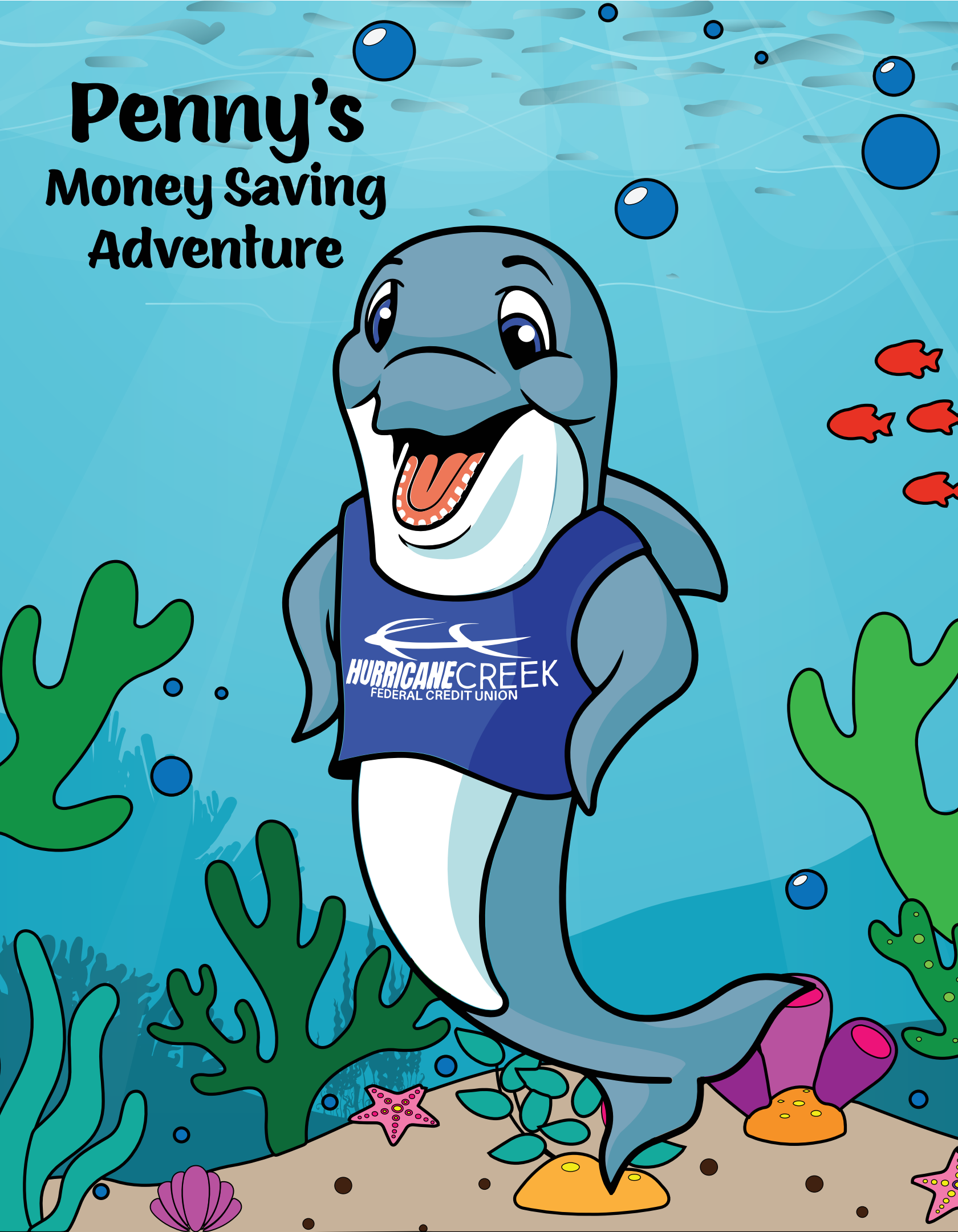
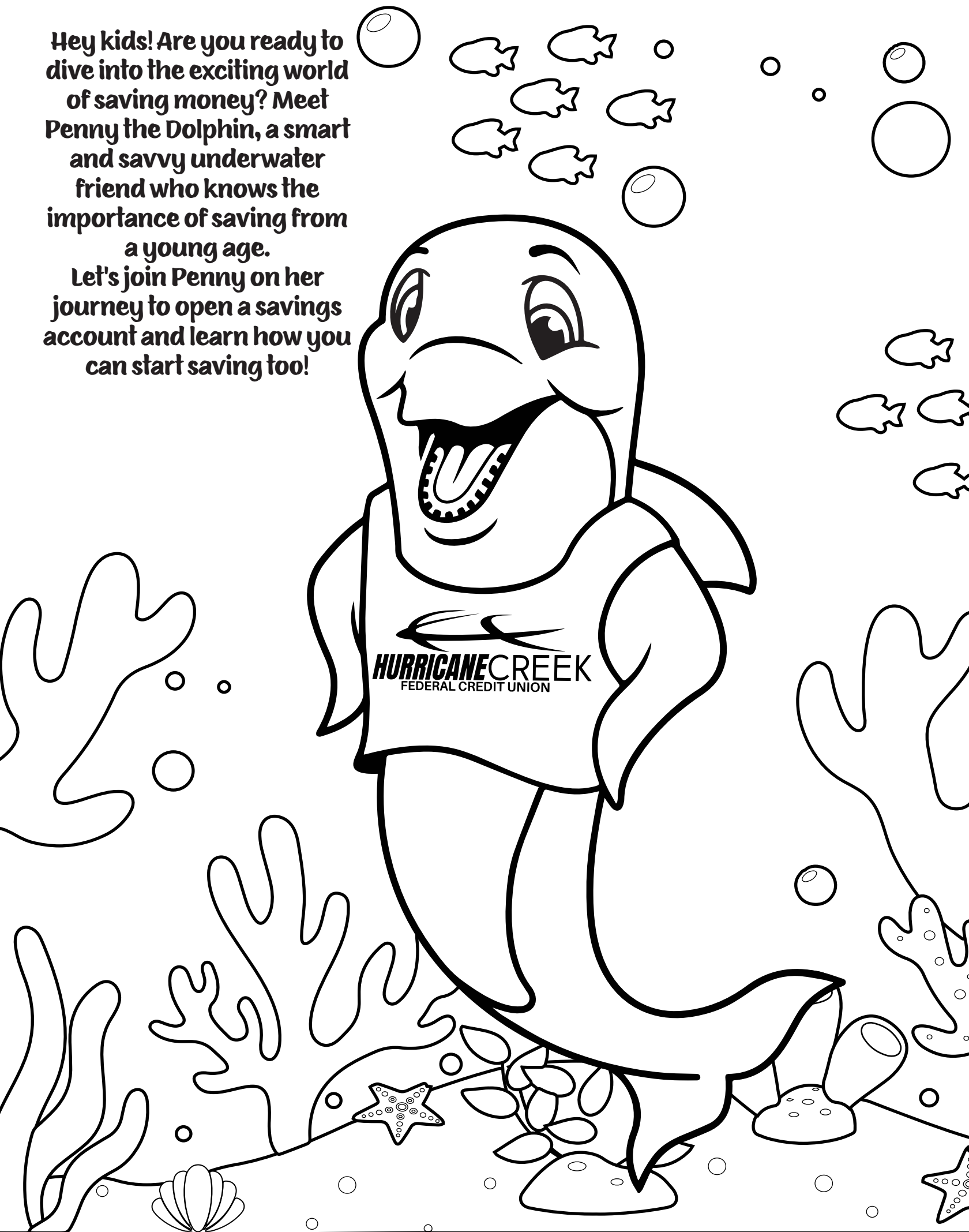


Penny's Money Saving Adventure



Hey kids! Are you ready to dive into the exciting world of saving money? Meet Penny the Dolphin, a smart and savvy underwater friend who knows the importance of saving from a young age.

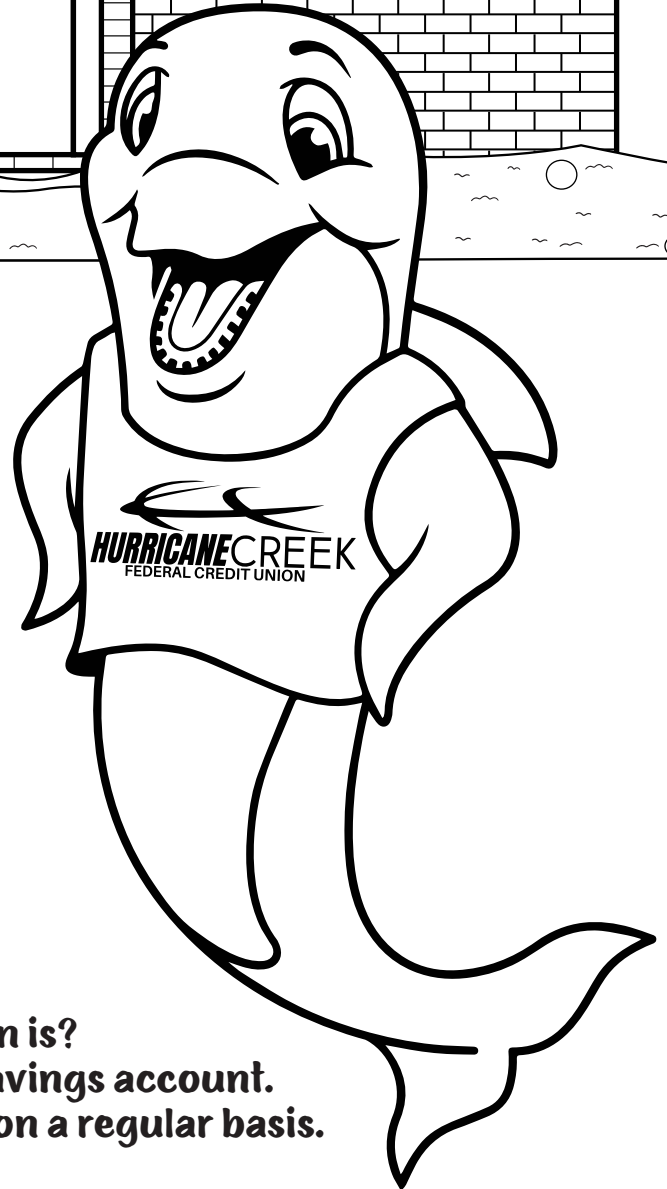
Let's join Penny on her journey to open a savings account and learn how you can start saving too!



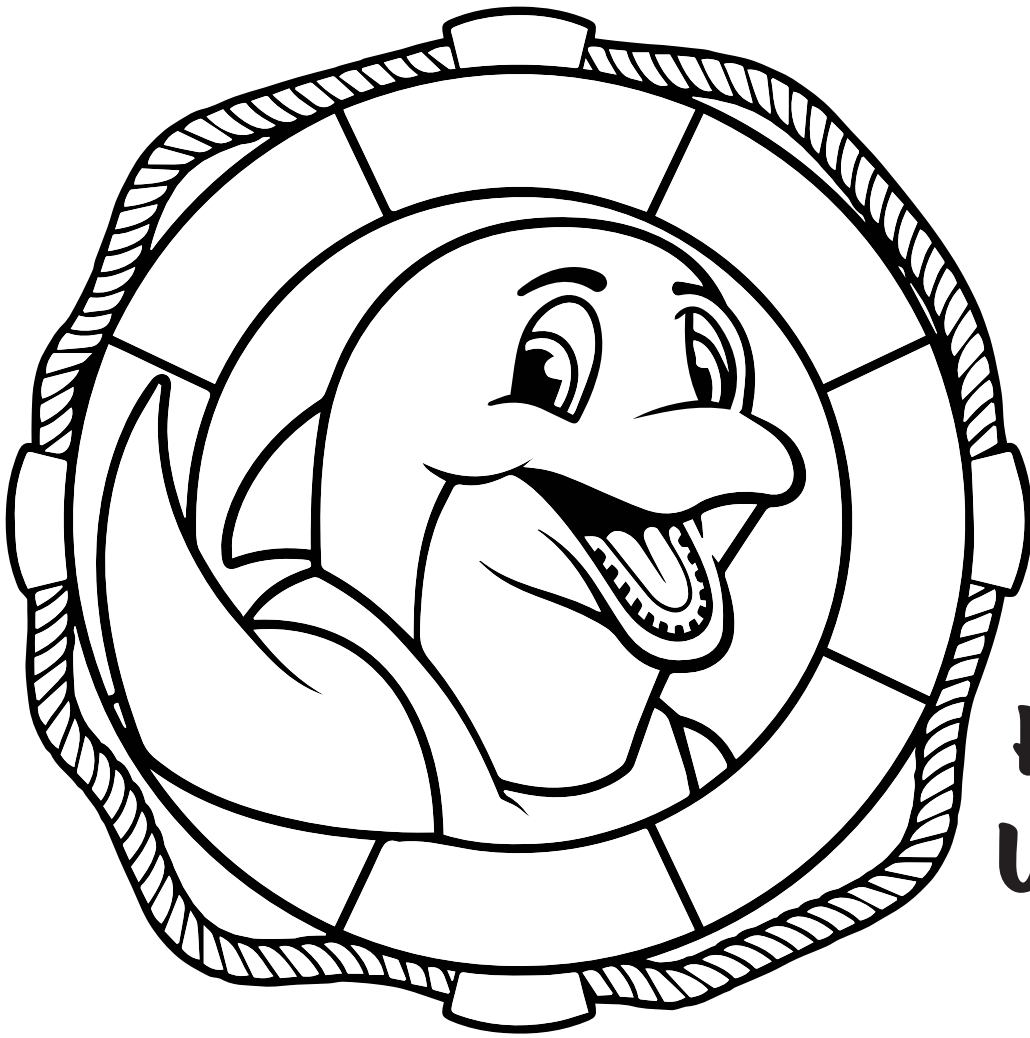
My name is Penny, and I want
to share a secret with you...
It's never too early to
start saving money!

HURRICANECREEK
FEDERAL CREDIT UNION



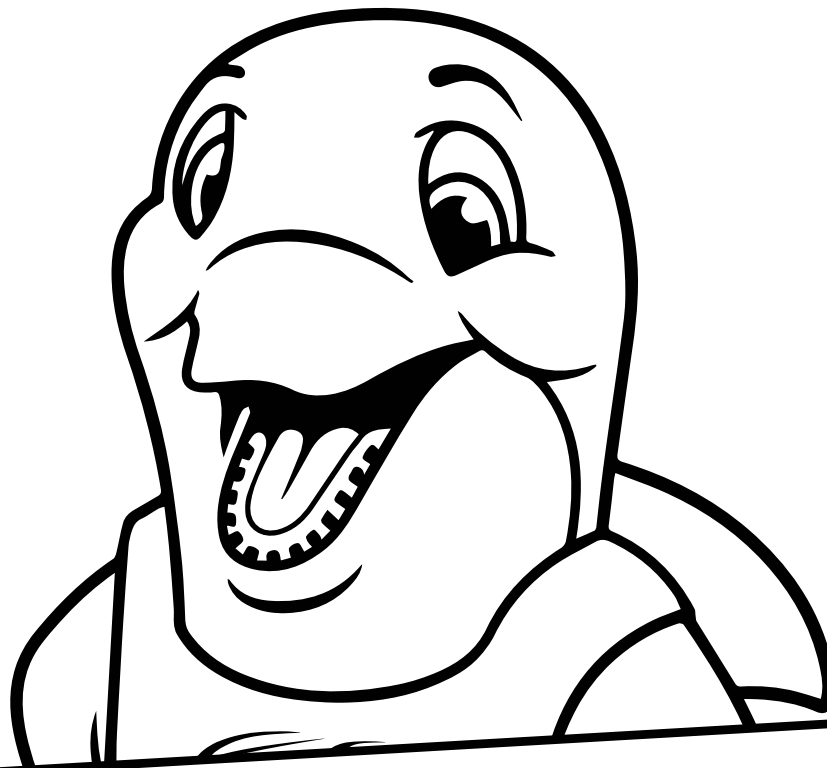


**Do you know what a credit union is?
It's a special place where you can open a savings account.
You can add money to your savings account on a regular basis.
You can begin saving now!**




**Help Penny
Unscramble
the words!**

1. ghekcinc _____
2. uctonac _____
3. retqaru _____
4. estniert _____
5. svigsan _____
6. etrsginau _____
7. tnapiornt _____
8. sebopnelsir _____



Penny
123 Savers Lane
Bottom of the Deep Blue Sea
(501) 315-3162

Date _____ 20__


HURRICANECREEK
FEDERAL CREDIT UNION

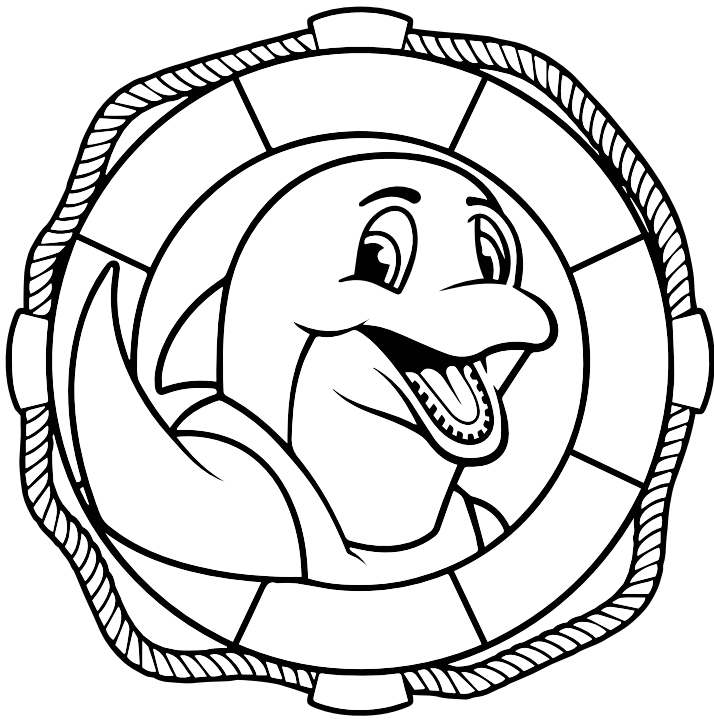
Pay to the order of _____

_____ Dollars

For _____

Your parents can open a checking account. This allows them to put money into the credit union and they will write a check when making a payment instead of using cash. This is a good way to keep track of how they spend their money.

A check will have information about the account printed on the upper corner. When you write a check you will write in who the check is to be paid to, the amount of money it is written for and it will need to be signed.



**Find and circle the words
in the puzzle.**

Money

Checking

Union

Account

Credit

Spend

Savings

Penny

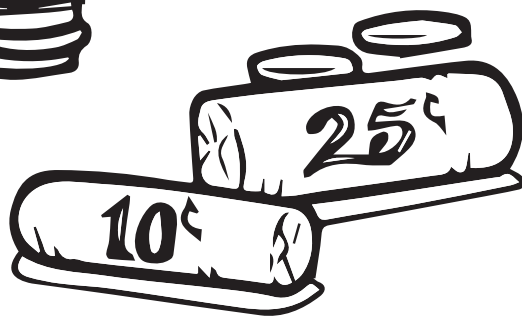
Quarter

Dollars

Starfish

Dolphin

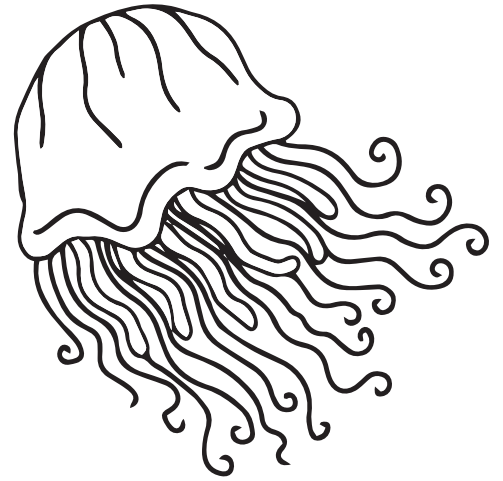
L	M	J	P	E	N	N	Y	C	Q	S	D
J	S	T	A	R	F	I	S	H	U	A	O
D	O	L	L	A	R	S	B	E	A	V	L
J	A	C	C	O	U	N	T	C	R	I	P
U	N	I	O	N	L	G	M	K	T	N	H
C	R	E	D	I	T	U	M	I	E	G	I
C	G	M	O	N	E	Y	L	N	R	S	N
B	F	V	S	P	E	N	D	G	Z	S	T



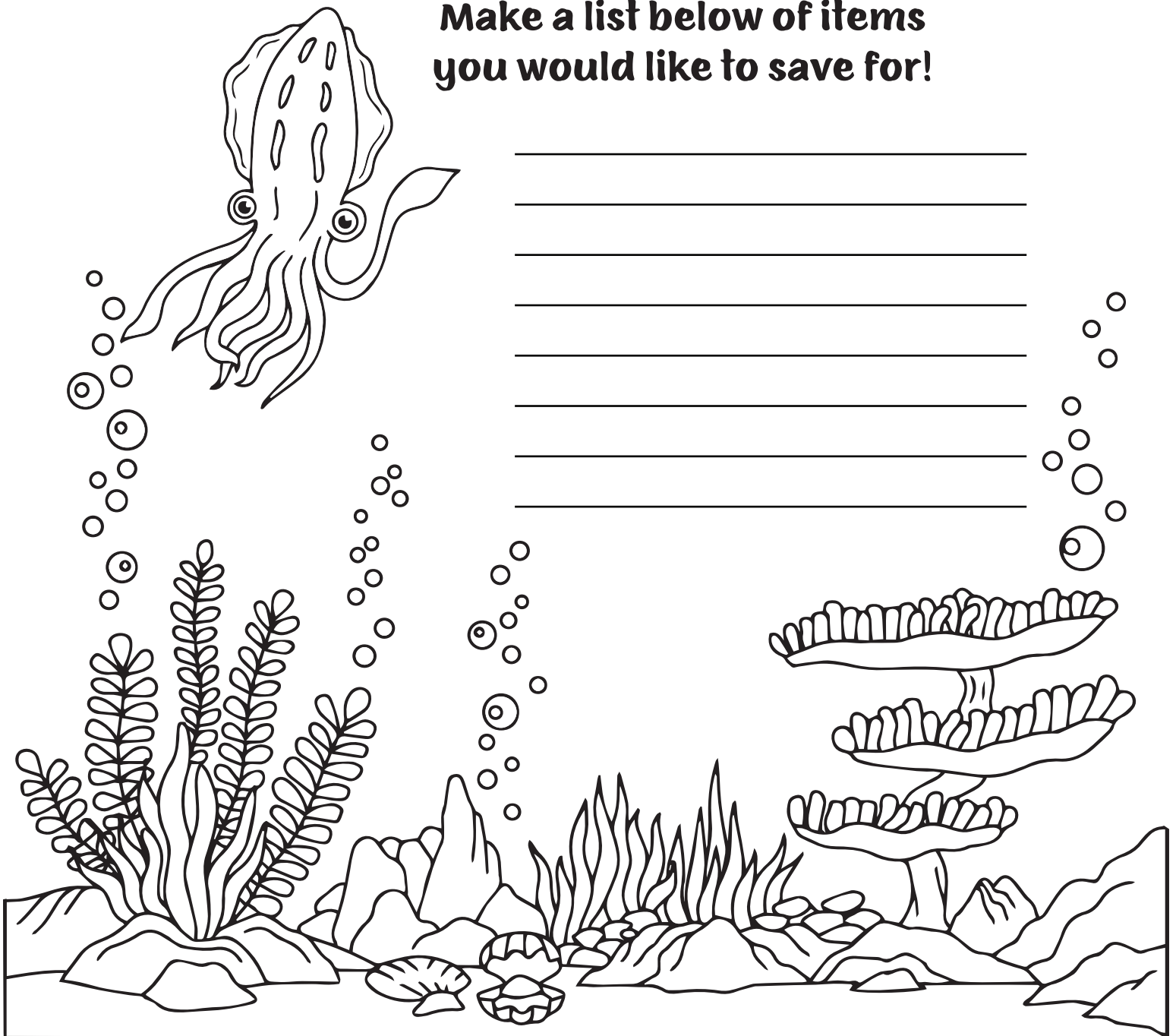
There are many kinds of savings accounts. Find out what you need to do to open a savings account and how to deposit money into that account at our office.

Do you have something special in mind that you'd love to buy or do?

Saving money helps you turn your dreams into reality!

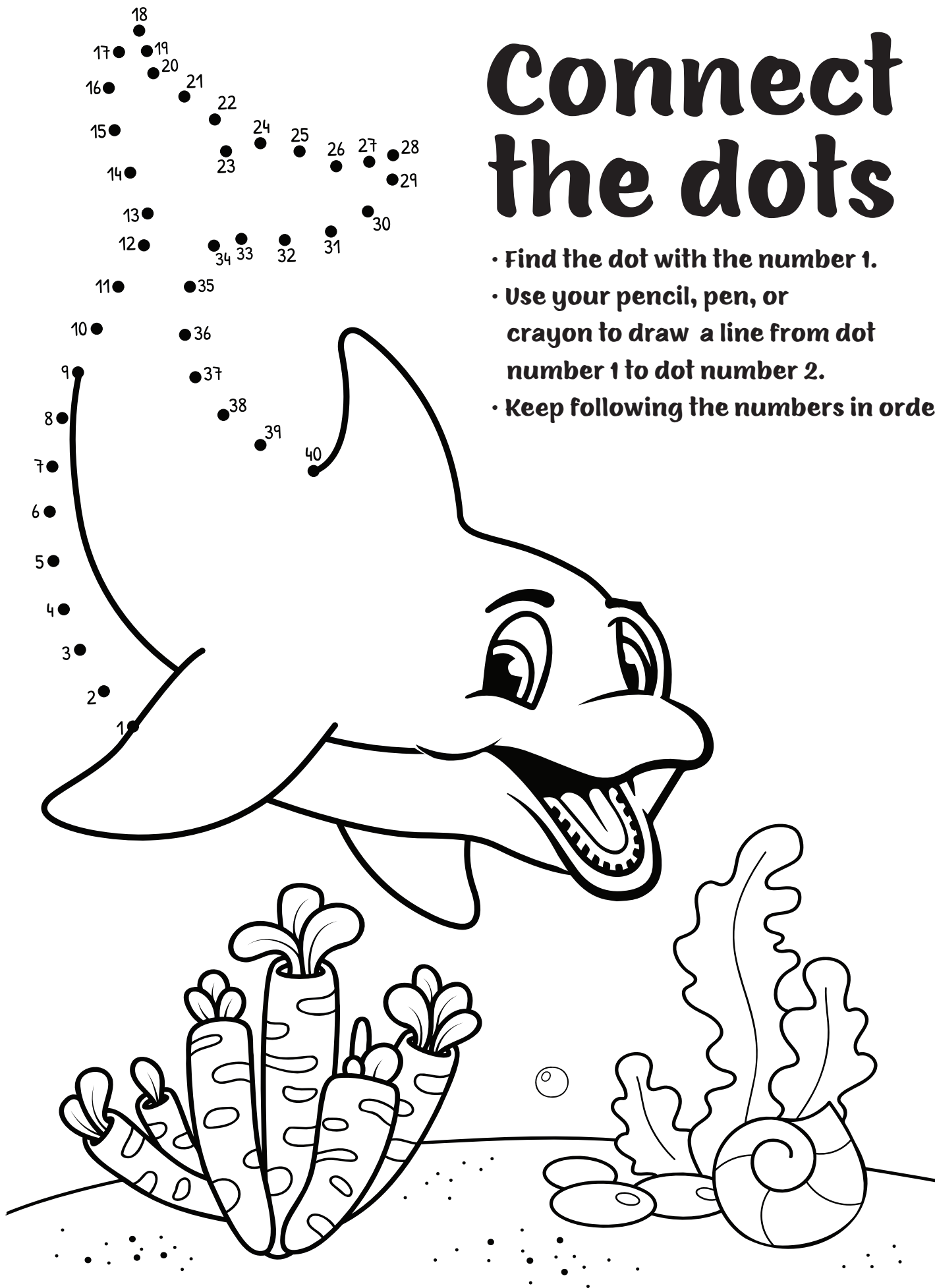


Make a list below of items you would like to save for!

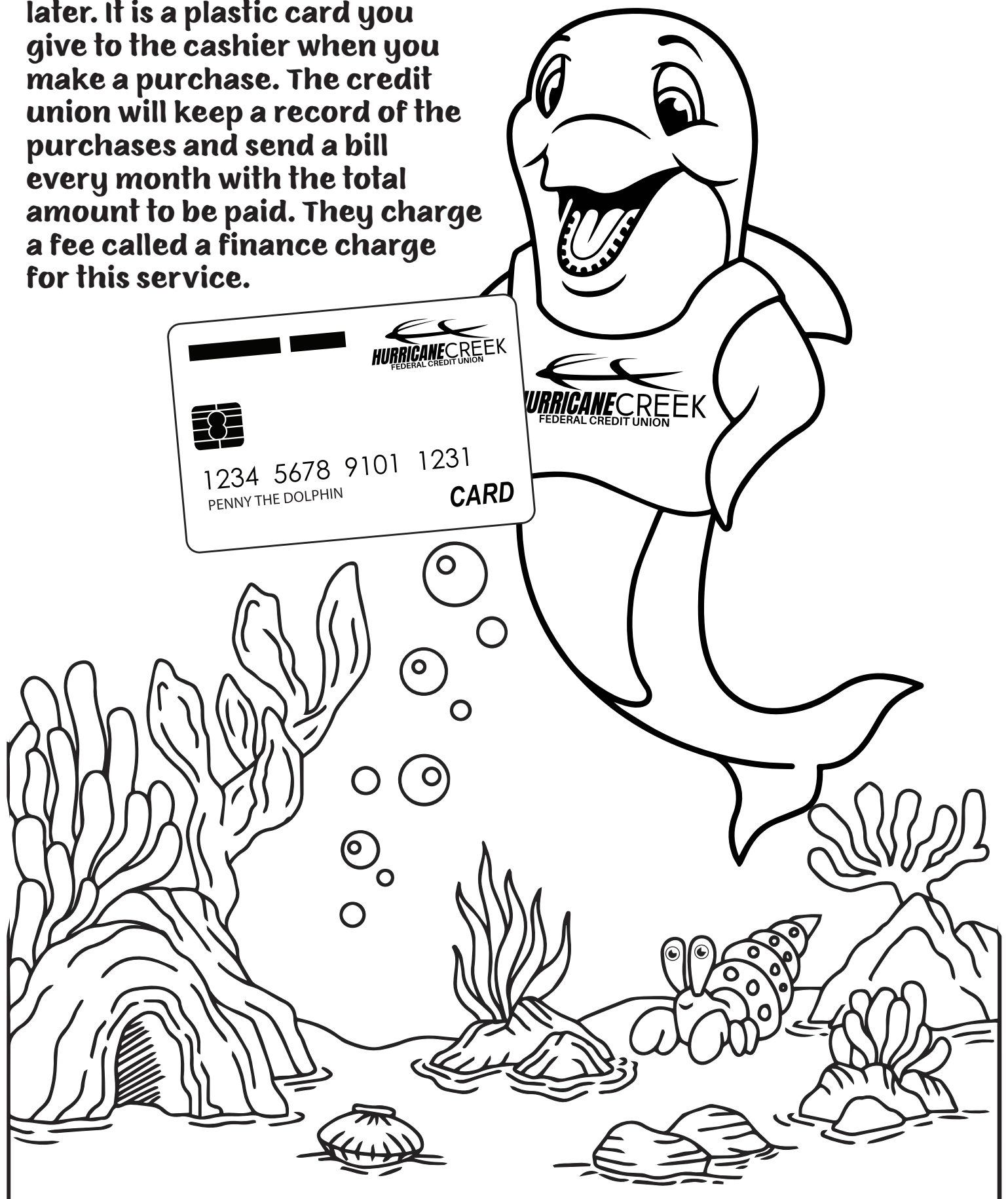


Connect the dots

- Find the dot with the number 1.
- Use your pencil, pen, or crayon to draw a line from dot number 1 to dot number 2.
- Keep following the numbers in order



A credit card is another way to purchase items without using cash and allows you to pay later. It is a plastic card you give to the cashier when you make a purchase. The credit union will keep a record of the purchases and send a bill every month with the total amount to be paid. They charge a fee called a finance charge for this service.



Add the coins in each row to find the right amount of change.

1.  = _____ ¢

2.  = _____ ¢

3.  = _____ ¢

4.  = _____ ¢

5.  = _____ ¢

6.  = _____ ¢



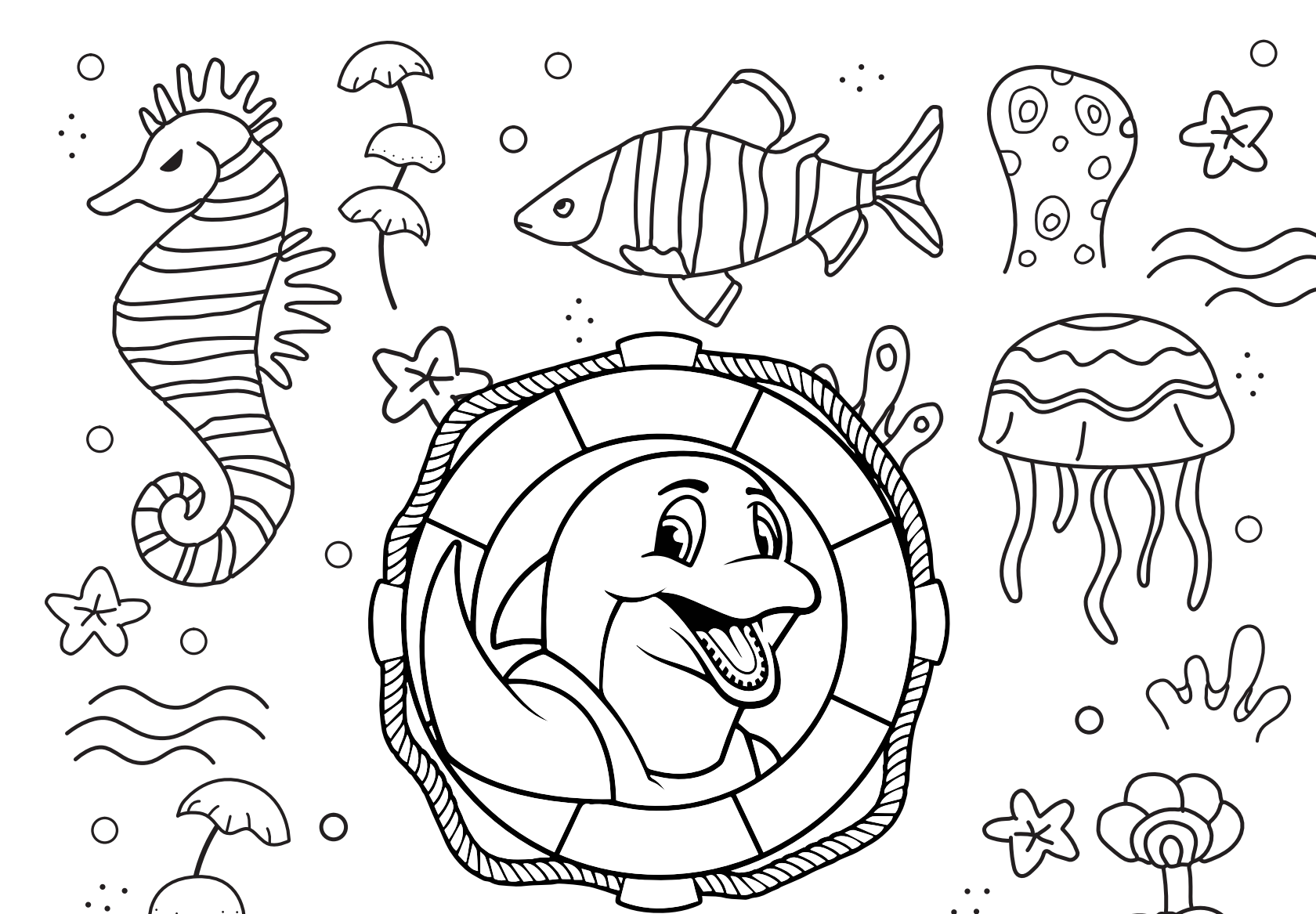
Can you fill in the missing letters to finish the words?

1. C _ e c _ i n _
2. _ c _ o u _ t
3. P _ n _ i _ s
4. _ u a _ t e _ s
5. I n _ e _ e s _
6. F _ t u _ e
7. D _ l l _ r s
8. S _ v i _ g



How many words
can you make using
the letters in

**CREDIT
UNION**

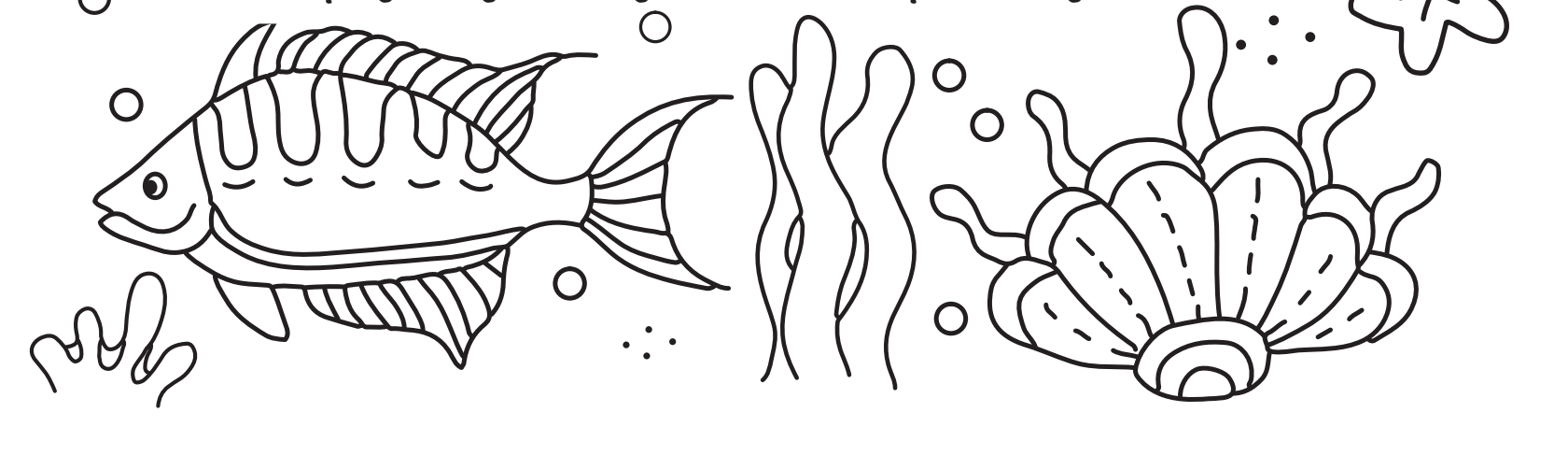


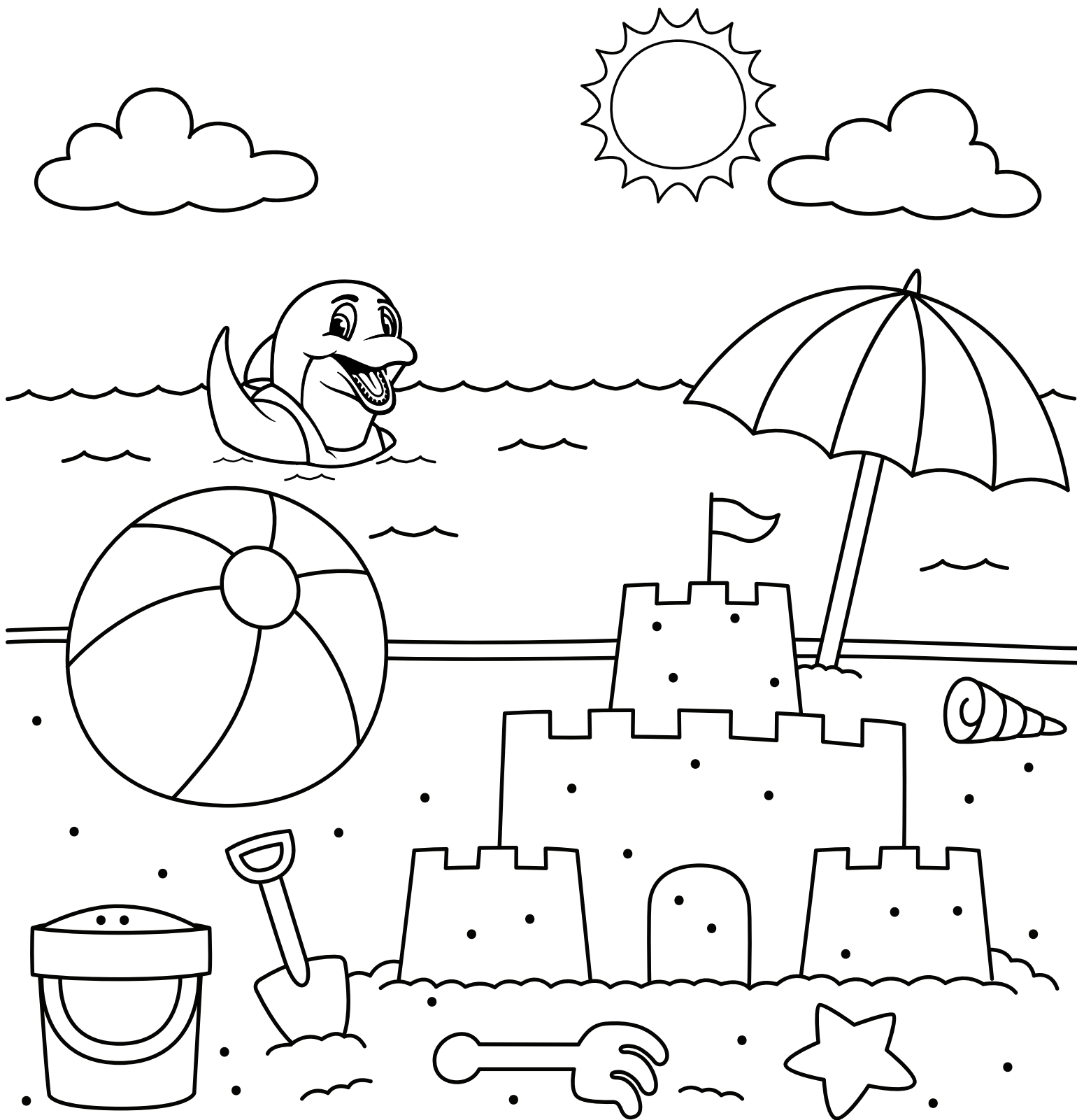
Penny's Saver Club

Available to Kids of all ages!

You will be encouraged to save money by receiving a trip to Penny's Treasure Chest for every \$5 deposit.

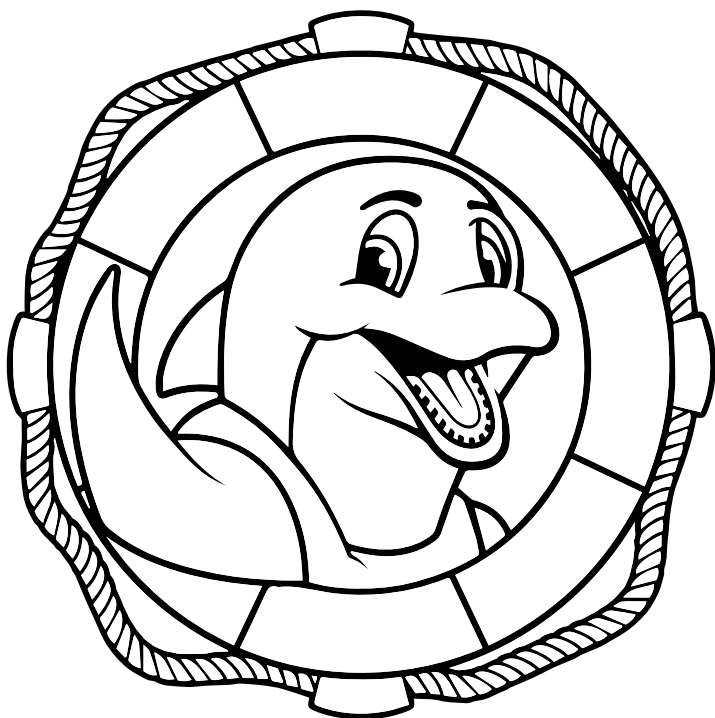
You can track your savings with a Penny's Saver Club Punch Card. When you save \$300 you will get to choose one of Penny's Gift Cards! Stop by today to start your membership in Penny's Saver Club!





Your family can make plans to save for special purchases or a vacation. Talk with them about ways to save money on household or other expenses.

What can you do to help save money?



Start Saving!

I, _____, understand
(PRINT YOUR NAME)

**that is is never too early to start
saving money. I know that it is
important to plan ahead and that a
Hurricane Creek Federal Credit Union
is a good source of information and help.**

(YOUR SIGNATURE)





HURRICANECREEK
FEDERAL CREDIT UNION

(501) 315-3162
1114 Ferguson Drive
Benton, AR 72105

