

THE TREASURE CHEST



APCI Federal Credit Union | Spring 2023 Kids Klub Newsletter

CREDIT UNION YOUTH WEEK: April 10 – 14, 2023

Deposit money to your APCI FCU account between April 10 and 14, 2023, and help us celebrate Credit Union Youth Week. Remember – when you deposit money into your Share Savings Account, you earn dividends. Dividends are like interest; it is the money you are paid for keeping money in your account at the Credit Union. Saving today will help make your dreams come true!



**the Power of Saving
at Your Credit Union™**

Parents and Guardians:

Encourage your child to keep saving by depositing \$10 or more during Youth Week, and they will automatically be entered into a drawing to receive a \$25 credit to their account.¹

Deposits can be made through our APCI eBanking Mobile App using the APCI eDeposit service, at the credit union, or via US Mail to APCI FCU at PO Box 20147, Lehigh Valley, PA 18002-0147.

¹One entry for any deposit of \$10 or more per eligible member per day. Winners will be selected on or about 4/28/23 and will be notified. Member account must be open and in good standing to receive the incentive. Winning entry will receive \$25 deposited into their Primary Share Savings Account no later than 5/12/23. Mailed deposits must be received no later than 4/14/23. Immediate family and household of APCI FCU staff and volunteers are not eligible. Member incentives that are paid for opening a new account or for making a deposit into an existing account are subject to 1099-INT reporting requirements. If incentives paid plus any dividends paid to you total \$10.00 or more, you will receive an IRS 1099-INT form for the current tax year. Any applicable taxes are the responsibility of the member.

S'MORE POPS

INGREDIENTS

- 4 whole graham crackers, coarsely crushed
- 24 lollipop sticks
- 24 large marshmallows
- 4 ounces milk chocolate candy coating, melted

DIRECTIONS

- Place crushed crackers in a shallow bowl. Insert 1 lollipop stick into each marshmallow. Dip two-thirds of each marshmallow in melted candy coating; allow excess to drip off. Dip in cracker crumbs, covering about half the chocolate.
- Place on waxed paper; let stand until set. Store in an airtight container.



Source: Taste of Home

KIDS KLUB XAVIER LOOT BOOK KLUB

Register your Kids Klub Member to participate in our 2023 Kids Klub Xavier Loot Book Klub by April 30! All registered Kids Klub Members will receive a book in the mail, courtesy of Xavier Loot, in the spring and fall of 2023.*

Two simple ways you can enroll in the 2023 Xavier Loot Book Klub:

- Complete the signup form and mail to: PO Box 20147, Lehigh Valley, PA 18002-0147, Attn: Marketing.
- Email communications@apcfcu.org with the signup form information.

2023 Kids Klub Xavier Loot Book Klub

Child's Name (Please Print): _____

Custodian's Name (Please Print): _____

Age Group for Books (Circle One): 5 – 8 years old 9 – 12 years old

*Kids Klub Book Klub Members must be between the ages of 5 – 12.





SPRING WORD SEARCH



Celebrate the season by finding the spring-related terms in the word search!

Blossom	Chick	Green grass	Sunshine
Bud	Daffodil	Nest	Tadpole
Bunny	Easter	Rain	Tulip

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

WORDS TO LEARN FOR YOUR FINANCIAL FUTURE

The financial world can be confusing – even for adults! That's why we've compiled some of the most used words in the financial industry and listed their definitions below. By familiarizing yourself with these terms, you'll be taking the first step toward a successful financial future!

DEPOSIT: Money placed in a credit union for safekeeping.

• **Example Sentence:** Adam made a deposit of \$5 into his savings account.

DIVIDENDS: The money you earn on funds deposited at a credit union.

• **Example Sentence:** Sarah's savings account earns 2% dividends.

WITHDRAWAL: The removal of money from an account.

• **Example Sentence:** Emma made a withdrawal of \$50 from her savings account.

ACCOUNT STATEMENT: A printed record showing deposits and withdrawals for your checking or savings account.

• **Example Sentence:** Ashley always reviews her account statement to make sure it's accurate.

LOAN: Borrowed money that you pay back over time.

• **Example Sentence:** Charlie took out an auto loan so he could buy a new car.

MORTGAGE: The special term given to a loan used to purchase a home.

• **Example Sentence:** The Smith family financed their dream home with a 30-year mortgage.

APCI Federal Credit Union is here to guide you through your financial journey.

MONEY & MATH

Did you know that being good at math can save you – or even make you – money? Check out the examples below and put your math skills to work.

You Won! – You just won a prize drawing at your financial institution and have your choice of prizes: either a \$100 deposit into your savings account right now OR a deposit of \$10 each month for the next year. Which choice gives you more money?

Candy Commotion – Your sweet Uncle Buck takes you to the candy store, where a sign says five-packs of suckers are on sale: If you buy two five-packs, you pay only \$3. However, the regular price of a 12-pack is \$3.25. Which deal gives you a better price per sucker?

Lawn Mowing Madness – Your neighbor asks you to mow his lawn once per week during the 12 weeks of your summer vacation and gives you a choice of payment options: either \$12 per week paid at the end of summer or \$120 for the entire summer paid right now. Which option results in more money?

Funding the Fun – Your mom loans you \$35 at the store to purchase the latest video game and gives you two options for paying her back: You can repay her the entire amount when you get home, using the money you received for your birthday, or you can pay her \$5 per week, using your weekly allowance money, for the next eight weeks. Which payment plan saves you more money?

Answers:
You Won: A deposit of \$10 per month for a year gives you more money. **Candy Commotion:** The 12-pack gives you a better price per sucker.
Lawn Mowing Madness: \$12 per week paid at the end of summer results in more money. **Funding the Fun:** Repaying the entire amount immediately saves you more money.