

# THE TREASURE CHEST



APCI Federal Credit Union | Spring 2024 Kids Klub Newsletter



## BOOST YOUR PERSONAL GROWTH IN 2024

There's no better time than now to reinvent yourself. Here are a few ideas to get you started.



### GET SERIOUS ABOUT YOUR FINANCIAL FUTURE.

Make a point to save cash, learn more about financial management and follow a budget. Also, find new ways to save money. Whether you choose to shop at consignment stores, spend less on entertainment or start taking advantage of free resources like the local library, these lessons in saving money will pay off in a big way when it comes to your financial success down the road.



### VOLUNTEER.

A history of volunteering will make you a prime candidate for college scholarships and other awards. But that's not the only reason you should volunteer. Studies show volunteering may increase happiness and even decrease depression! Check out your local animal shelter or food pantry to see what you can do to help your community.



### PROMOTE YOUR PASSIONS.

Many successful entrepreneurs got to where they are by following their passions and taking action. Challenge yourself to do the same in the new year! Whether you want to share your passion for fashion by starting a "What to Wear" blog, spread your love of reading by organizing a book club or show off your musical side by starting a band, your efforts today could lead to big opportunities tomorrow!



### PARTICIPATE IN SCHOOL ACTIVITIES.

Try a new sport, join band or choir, audition for a school play or get involved with the yearbook or student newspaper. You'll never know how much fun these different school activities can be unless you give them a try. Plus, you'll have a chance to make new friends and maybe even discover a hidden talent or interest!

## APPLE AND PEANUT BUTTER STACKERS



### Ingredients:

- 2 medium apples
- 1/3 cup peanut butter
- Optional fillings: granola, mini chocolate chips or M&M's minis

### Directions:

1. Core apples.
2. Cut each apple crosswise into six slices. Spread peanut butter on six of the slices; sprinkle with optional filling. Top with remaining apple slices.

Recipe from [tasteofhome.com](http://tasteofhome.com)

# COIN-COUNTING CHALLENGE

Here's a fun activity to test your brain power and improve your skills in counting coins! In the table below, mark how many of each coin is needed to reach the amounts listed in the column on the left. Then ask a parent or older sibling to check your answers.

Good luck!

Amount	Quarters	Dimes	Nickels	Pennies
68¢				
93¢				
40¢				
72¢				
33¢				
27¢				
56¢				
18¢				
24¢				
86¢				

# GET TO KNOW THE FAMOUS FACES FEATURED ON YOUR BILLS!

Do you know whose portraits appear on America's paper currency – or how those honored individuals earned their fame? Check out the names and bios below to find out!

### \$1 BILL – GEORGE WASHINGTON

The first president of the United States, George Washington became famous for helping America gain independence from Britain during the American Revolution.

### \$5 BILL – ABRAHAM LINCOLN

Abraham Lincoln was the 16th president of the United States. He held the Union together during the Civil War and was instrumental in ending slavery in America.

### \$10 BILL – ALEXANDER HAMILTON

Alexander Hamilton was one of America's founding fathers and played a major role in the national ratification (or approval) of the Constitution.

### \$20 BILL – ANDREW JACKSON

Andrew Jackson was the seventh U.S. president and led his country to victory in the War of 1812's Battle of New Orleans. As a major general, he was a military hero. As president, he was known for supporting the American workers' hard-earned dollars and going up against big banks and corporations.

### \$50 BILL – ULYSSES S. GRANT

Ulysses S. Grant served as a leader of the Union army during the Civil War and in 1869 became the 18th president of the United States.

### \$100 BILL – BENJAMIN FRANKLIN

A scientist, author, inventor, postmaster, diplomat and more, Benjamin Franklin helped to write the Declaration of Independence as well as the U.S. Constitution.



# KIDS KLUB XAVIER LOOT BOOK KLUB

Kids Klub members ages 5-12 can participate in our 2024 Kids Klub Xavier Loot Book Klub program! Sign up for the program by April 30, and you will receive a book in the mail, courtesy of Xavier Loot, in the spring and fall of 2024.

There are two ways to sign up for the 2024 Xavier Loot Book Klub:

- Complete the sign-up form and mail to: **PO Box 20147, Attn: Marketing, Lehigh Valley, PA 18002-0147.**
- Email [communications@apcfcu.org](mailto:communications@apcfcu.org) with the sign-up form information.

## 2024 Kids Klub Xavier Loot Book Klub

Child's Name (Please Print):

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Custodian's Name (Please Print):

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Age Group for Books (Circle One):

5 – 8 years old

9 – 12 years old

### Knowledge is Power

To our older Kids Klub Members, challenge yourself to complete our new Youth Financial Education Modules to learn about Smart Saving, Investing, and Budgeting! Visit [apcfcu.org](http://apcfcu.org) > **Learn** to get started.



### Start Saving Today

Deposit money to your APCI FCU account between April 15-19, 2024, and help us celebrate Credit Union Youth Week. Remember, when you deposit money into your Savings Account, you earn dividends. Dividends are like interest; it is the money you are paid for keeping money in your account. Saving today will help to make your dreams come true!

**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.<sup>1</sup>

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

<sup>1</sup>One entry per eligible member per day for a deposit of \$10 or more. Mailed deposits must be received no later than 4/19/24. One winner will be selected on or about 4/30/24 and will be notified. The winner will receive \$25 deposited into their Primary Share Savings Account no later than 5/10/24. Member accounts must be open and in good standing to receive the incentive. 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.