Winfer 2017

Introducings

PEN YOUR BULL

Hi! I'm Bill.

And I'm Penny! Bill is my brother and a man's best friend.

We just joined **DFCU**Financial and are pawsitively excited to see our savings accounts grow together.

It is so *pawesome* to meet **DFCU Financial** members and have some tail-wagging fun saving money together.

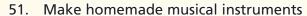
Yes! What a treat to meet you! This is going to be a barking good time!



ON THE NEXT PAGE SEE HOW PENNY AND BILL HAVE FUN IN THE WINTER WHILE SAVING MONEY.

100 free Winfer Activities

- Snowball fights 1.
- 2. Build a snow fort
- 3. Shovel snow
- 4. Make snow angels
- 5. Gather pine cones
- Complete a jigsaw puzzle 6.
- 7. Read a book
- 8. Play dress-up indoors
- 9. Make hot cocoa
- 10. Attend a movie night at the local library
- Play board games 11.
- Feed the birds 12.
- 13. Go for nature walks
- 14. Play card games
- 15. Volunteer at the local shelter
- 16. Go for a bike ride
- 17. Make snow ice cream
- 18. Learn to dance
- 19. Collect items to recycle
- 20. Pick up litter around your neighborhood
- Go on a scavenger hunt inside 21.
- 22. Go on a scavenger hunt outside
- 23. Make snow paintings with bottles filled with colored water
- 24. Make a snowman
- 25. Visit the museum
- 26. Act out a play
- 27. Go to local high school games
- 28. Write letters to friends and family
- 29. Make homemade gifts for friends and family
- Donate toys and clothes 30.
- 31. Read out loud
- 32. Learn the constellations
- 33. Go bird watching
- Start a book club
- 35. Have an indoor picnic
- 36. Freeze water balloons
- 37. Make sock puppets
- 38. Build an obstacle course
- 39. Sing karaoke
- 40. Have a dance party
- 41. Make paper snowflakes
- 42. Make a pet rock
- 43. Color
- 44. Grow bean sprouts
- 45. Learn how to sew or knit
- 46. Make cookies
- 47. Do extra chores for allowance
- 48. Learn how to draw
- 49. Make homemade play dough
- 50. Make a time capsule



- 52. Race matchbox cars
- 53. Give each other pedicures
- 54. Make a sun catcher
- 55. Go window-shopping
- 56. Have a movie marathon day at home
- 57. Go sledding
- 58. Gather kindling for fires
- Explore old family photos 59.
- 60. Have a staring contest
- 61. Learn a new skill/hobby
- 62. Blow bubbles
- 63. Make a secret code
- 64. Tell jokes
- 65. Go to a local indoor pool
- 66. Have a family contest/competition
- 67. Walk the dog
- 68. Go to the park and play
- 69. Have a family slumber party
- 70. Learn a new song
- 71. Do a science experiment
- 72. Give the dog a bath
- 73. Go on a nature walk
- 74. Create a backyard weather station
- 75. Play shadow puppets
- 76. Play charades
- 77. Play a card game
- 78. Build a house of cards
- 79. Have pancakes for dinner
- 80. Memorize a poem
- 81. Play Pictionary
- 82. Paint
- 83. Start seeds for spring planting
- 84. Build a birdhouse for spring
- 85. Cut out pictures from a magazine
- and make a collage
- 86. Make a scrapbook from the holidays
- 87. Have a tea party
- 88. Make a countdown to spring break
- 89. Create your own crossword puzzle
- 90. Make a paper mache mask
- 91. Play indoor volleyball with a balloon
- 92. Have a taste test with the condiments in your fridge
- 93. Make and fly paper airplanes

- 97.

- 100. Visit **DFCU Financial** to save money!

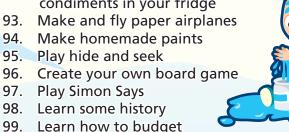












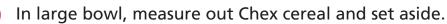


Penny's famous Puppy Chow

INGREDIENTS

- 9 cups of Chex cereal (roughly one 12oz box)
- 1 cup semi-sweet chocolate chips
- 1/2 cup peanut butter
- 1/2 cup butter
- 1 tsp vanilla extract
- 1-1/2 to 2 cups of powdered sugar

INSTRUCTIONS



With an adult, melt the butter in a small saucepan over medium heat. Add the chocolate chips and peanut butter, stirring frequently until chips are melted and smooth.

Remove saucepan from heat and and stir in vanilla.

Pour the chocolate mixture over the cereal, tossing until the cereal is evenly coated in chocolate.

Using two bowls, pour half of the chocolate covered cereal into each one.

Add 3/4 cup powdered sugar to each bowl and gently stir until the cereal is coated in powdered sugar. Add more powdered sugar to each bowl as needed.

Pour the finished puppy chow on a baking sheet (or some wax paper) to cool, about one hour.









COUPON

Deposit \$5 in your account to receive your puppy notepad and money pencil. Coupon good while supplies last, so deposit yours today!

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ACCOUNT# _



ABCs of Saving Money!

ACCOUNT

An account is a safe place at DFCU Financial where you can put the money you have saved. You can add money to your account to make it grow.

BUDGET

A budget is a plan you create to help you keep track of the money you save and control the money you spend.

CASH

Cash is money in any form, especially coins or dollar bill, that is immediately available. Many people bring their cash to DFCU Financial to put it in their savings account.



WISE SPENDING HABITS START EARLY

Any time and any age is a good time to start teaching your child about money. Here are a few simple areas to consider for financial responsibility.

WANTS VS. NEEDS

Show the difference between a want and a need. While they may "want" a new action figure or video game, they "need" coats and hats and gloves to stay warm. Show them how these are better for a family budget and keep you warm all winter long.

SAVING VS. SPENDING

It's up to you to show how to save and spend wisely. Go shopping and explain how to comparison-shop. Explain the difference between price and value. In addition, show them why your family saves money for the future and how to work toward a savings goal.

SHARE THE BUDGET

If you are comfortable with the idea, share the family budget. This is an amazing teaching opportunity. They'll see that cell phones, cable TV, and trips to the store add up quickly. Above all, share what you know about money. They might not get it at first, but the lessons you impart today will last a lifetime.