

NEST NOTES

SUMMER

2015

BIRD'S EYE VIEW!



Oh, Summertime! My favorite! I can't wait to fly to the lake and have a beach day!



Me too, Owlivia! I can't wait to turn you into a sand mermaid! And build a sand castle!



Which lake should we fly to first? There are 5 Great Lakes right?

Yes, lil' sis! You are right! To the West we have Lake Michigan, Lake Superior is to the North, to the East we have Lake Erie and Lake Ontario, and to the Northeast we have Lake Huron.



So many beautiful lakes to choose from! Let's go to them all!

Wait a minute Owlivia. Let's check our **DFCU Financial** accounts to make sure we have some extra money to spend on our beach day.



Whoooray! How come you always have these great ideas?

Because I'm a big brother!

Be sure to carry some spending money for a beach day! But, you can have lots of free fun, **toooooo...** skipping stones, looking for **coooooo!** bugs and, of course, flying a kite you make yourself! **Looooooooooooo**ok inside for instructions.



Summertime

MONTHLY BUDGET WORKSHEET

Description	Income (+)	Expense (-)	\$ Available
Chores	\$	\$	\$
Lemonade Stand	\$	\$	\$
Garage Sale	\$	\$	\$
Pet Duty	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

MONEY WORD SEARCH

ATM
 Banks
 Budget
 Check
 Credit
 Currency
 Debt
 Endorse
 Income
 Loan
 Payee
 Profit
 Savings
 Tax
 Withdraw

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



Answers are on the back page. Have fun!

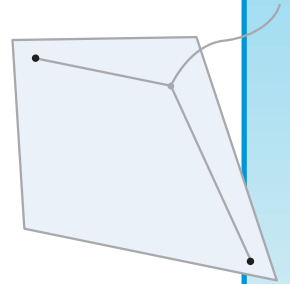
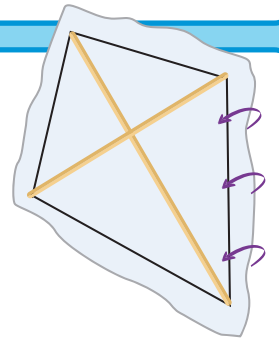
FUN, EASY AND AFFORDABLE WAY TO CREATE YOUR OWN KITE FOR THE BEACH WITHOUT BREAKING YOUR BANK!

YOU WILL NEED:

- 13-gallon plastic trash bag (white bags are best for decorating)
- Two wooden dowels or straight sticks, one 24 inches long, the other 20 inches long
- Scissors, ruler, clear packaging tape and string or fishing line
- Ribbon and permanent markers for additional decoration

HERE'S HOW:

- 1** Cut open the trash bag to form a flat plastic sheet.
- 2** Measure 6 inches down on the long stick and make a mark. Lay the short stick at the mark and form a "T" or cross shape. Tie the sticks together and use some tape if necessary.
- 3** Put the sticks down on the trash bag and use your ruler to draw a line around the frame from the top stick to the side and then down to the bottom point. Use your ruler to continue the outline on the other side of the t-shape. It should look like a diamond. Cut your diamond two inches wider than your diamond pattern.
- 4** Lay the sticks on the plastic diamond shape and fold the edges over the stick frame and tape it down. Turn the kite over and decorate it using your markers.
- 5** Cut a piece of string 20 inches long. Poke holes in the top and bottom of the kite and tie the string in a knot in the top and bottom holes (if necessary, use some tape to keep it secure). Then tie on the rest of your string to the middle of the string.
- 6** Tape the ribbon to the bottom of the kite to create a tail for your kite.
- 7** On a windy day, take your kite outside and start running, holding tightly onto the kite string. Remember to keep your kite away from power lines and trees.



COUPON

NAME _____

ACCOUNT # _____



Whoooo wants a blue owl? **Whoooo** wants a purple owl? Deposit at least \$5 in your account and color your owl magnet any way you like! Coupon good while supplies last, so make your deposit today!



WISE PARENTS

A DAY AT THE BEACH: SAVE OR SPEND? SUMMER TIME = BEACH TIME

When it's beach time, it's money time, too. **But it doesn't have to be that way!** You don't have to spend like there's no tomorrow while you're at the beach.

SAVE

Pack a lunch. Instead of \$10 for a beachside burger, pack your own sandwiches, chips and drinks for the whole family.

Buy sunscreen before you hit the beach. You know those touristy stores will charge you a small fortune for a tiny bottle of sunscreen, so buy it before you leave.

Use your beach clothes from last year. Your beach wear from last year is just a year old, and you've only worn it five times. If it still fits, wear it!

SPEND

Rent an umbrella. That few hours of shade will definitely be worth it in the long run to avoid looking like a boiled lobster for the next few weeks!

Beach toys for kids. A bucket and a couple of plastic shovels are really cheap — and will entertain your kids for hours.

Beach toys for adults. How about a football, Frisbee or bocce ball set? Lying under the umbrella all day isn't a bad idea, but getting up and moving around a little isn't a bad idea either. And don't forget to stop at the library for a great read on a summer novel.

Budget before you take off! Determine where you can afford to go in the first place.

Use your money wisely and have a HOOT this summer!

OUR MINOR ACCOUNTS HAVE CHANGED!

Ages 10-13

Savings Account
ATM Card

Ages 14-17

Checking Account
Savings Account
Check Card

Teen Visa Platinum Credit Card*

**Parent or guardian must be joint on the account and meet credit requirements.*



WORD SEARCH ANSWERS

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