

#### **BILL! DO YOU FEEL THE CRISP AIR?**

Yes, Fall has arrived! Time for bonfires, Michigan apples and cider!

...and cider mill donuts? Can we go get some!?

Right now!?

We need to see how much money we have saved first, take it to **DFCU Financial** to put in our savings accounts and then decide how much we have left to spend.

Did someone say donuts?

Buck, I didn't see you there!

That's why Fall is my favorite. I can hide in the orange leaves!

Come with us to **DFCU Financial** and then to the cider mill.

You don't have to pull my tail. Let me grab some of my savings, too.



Always be sure to have some spending money for your apple orchard visit!

Have some free fun too...hikes, bike rides, leaf hunts and jumping into big piles of leaves!



## EUGIS WORD SEARCH

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Answers may be found going across, up and down and diagonally. Answers on back page.



PENNY
BILL
ACCOUNT
CREDIT UNION

MONEY
CASH BACK
DFCU FINANCIAL
DEBIT CARD
CREDIT CARD

SAVE SPEND SHARE DOLLAR

# PENERS APPle Stix PINES DIPPer Stix

### Ingredients:

- 3 apples
- 10oz melting chocolate
- Wood food skewers or lollipop sticks
- Toppings for your liking: coconut flakes, crushed pecans or sprinkles
- Parchment paper

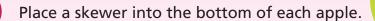
### Directions:

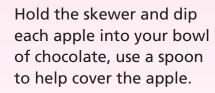
Wash your apples. With an adult, use an apple corer or slice your apples.





In a microwave-safe bowl, melt your chocolate for 2-3 minutes, stirring every 30 seconds until melted.









Place your apples on a piece of parchment paper and sprinkle with your toppings.



Place in the fridge for 10 minutes for your chocolate to harden... if you can wait that long!





# roomer

### 20 THINGS TO DO ON A NO-SPEND WEEKEND THIS FALL

- 1. Visit your local pumpkin patch
- 2. Collect leaves
- 3. Go hiking
- 4. Watch a movie
- 5. Check your community calendar
- 6. Go on a nature hunt
- 7. Go on a picnic
- 8. Go on a bike ride
- 9. Make a pine cone bird feeder
- 10. Winterize your home

- 11. Rake leaves
- 12. Read a book
- 13. Go star-gazing
- 14. Visit your local playground
- 15. Play your favorite sport
- 16. Look for free pumpkin festivities
- 17. Check out Lowe's free clinics
- 18. Check out local craft stores
- 19. Go apple picking
- 20. Make some hot chocolate



### COUDON

Hurry into your local DFCU branch because everyone won't be able to keep their paws off of these stampers. Deposit \$5 in your account to receive! Coupon good while supplies last so deposit yours today!

NAME \_\_\_\_\_

**ACCOUNT#** \_\_\_



A friendly reminder of our Kids and Teens Program

### KIDS CLUB

(for kids 0-12)

We believe that kids should learn about money management at an early age so they can succeed financially as adults.



### TWEEN AND TEEN ACCOUNTS

dfcu

CARDHOLDE

4000 12 dfcu

4000 1234 5678

(for tweens 10-13)

- Savings Account
- ATM Card

(for teens 14-17)

- Checking Account
- Savings Account
- Debit Card
- Teen Visa® Platinum Credit Card\*
- \*Parent or guardian must be joint on the account and meet the credit requirements. Driver's license or State ID preferred as a form of identification.