

# the little buffalos savings Club

## Quarterly Newsletter for Kids



December 2023

### Starting Your [Certificate](#) Journey!

Hey there, awesome kids! [Last quarter](#), we talked about certificates, which is a cool way to save and grow your money. Now, we're going to have even more fun learning how you can open one for yourself! By the end of this journey, you'll be a savings superstar. Let's get started and discover how easy and exciting it can be!

### How to Open a Certificate Account:

- 1. Ask a Grown-Up for Help:** Before you start, it's important to talk to a grown-up like your mom, dad, or guardian. They'll help you understand how it works and guide you through the process.
- 2. Choose a Credit Union:** Next, you'll need to pick a credit union that offers Certificate Accounts. Credit unions are super safe places where you keep your money.
- 3. Open an Account:** Now comes the exciting part! You can open an account [online](#) or in person. They'll ask you some questions, but don't worry, it's all part of the fun!
- 4. Deposit Your Money:** Once your account is open, you'll put at least \$50 into it. This is like putting your favorite toys in your treasure chest. The more you put in, the more it can grow!
- 5. Keep Adding to Your Treasure Chest:** During the time your money is growing, you can add at least \$25 more whenever you want.
- 6. Choose How Long to Save:** Certificate Accounts have a special rule: you promise not to take out your money for a certain amount of

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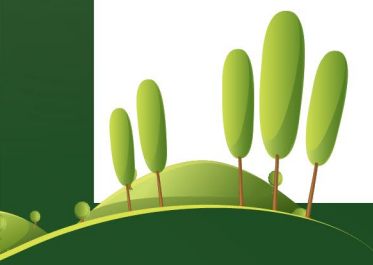
time. You can choose to save for 24 months, which is just two whole years!

7. **Watch Your Money Grow:** Now, you get to sit back and watch the magic happen. Your money will grow and grow, just like a magical beanstalk! You can check on it anytime, and you'll see it getting bigger.
8. **Celebrate!** When the two years are up, and you haven't taken out your money, you get to celebrate! You'll have even more money than when you started. How awesome is that?

When you have your own [certificate](#) account, you start learning the superpower of saving money and not using it up too fast. It is also like a fun adventure to reach your saving goals, whether it's for a cool toy or something awesome! So, if you're excited about saving up for something cool, this is the perfect way to do it. Keep up the awesome work, young saver, your financial adventure is just beginning!

### Parents Corner:

It is never too early to start teaching your kids about the responsibility of money management. We've got an engaging activity that you can do together with your child, serving as a great conversation starter for discussing household chores and how they can start earning their own money to put into their own account.



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If you want help with budgeting, tracking spending, and finding ways to save, try our [Money Management](#) tool, available on our mobile banking app.

We also have a special offer\*: You can earn a high interest rate of 5.75% on our [7-Month Certificate](#). You and your child can save together! But don't wait too long, this offer won't last forever.

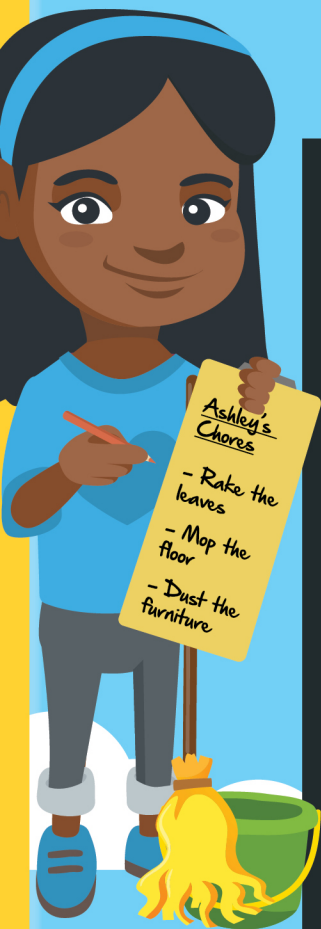
\*7-month certificate special ending on 12/17/23 @11:59 PM EST.

Name: \_\_\_\_\_



# KIDS & CHORES

Ashley needs to do her chores to earn enough money to buy a new phone case.  
**Can you help her complete her chores without getting distracted?**



## Ashley's Chores

- Rake the leaves
- Mop the floor
- Dust the furniture

