



# First Kids Club

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The First Trust and Savings Bank  
Watseka and Clifton

## Spring Newsletter!

### Dear First Kid...

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\* \* \* \* \*  
 \* April showers bring May flowers! The new year will start coming to life with the official first day of Spring on March 20th! The warmer weather is on its way, and nature will be in full bloom. \*  
 \* We hope you are able to get out and enjoy the warmer weather soon...by walking home from school and spending the afternoons playing outside. After a long, cold winter, it will be nice to enjoy the fresh air of the outdoors again! \*  
 \* While you're out and about in the next few weeks, don't forget to stop in the bank and say hello. While you're here you can make a deposit with any Christmas money or gifts of money that you've recently received. We look forward to seeing YOU! \*  
 \* \* \* \* \*



### Hey Mom & Dad!

#### Did you know??

#### We have an online home mortgage application!?!?

Visit our website [www.ftsbank.com](http://www.ftsbank.com) and click on the starburst at the bottom of the page: **Home Mortgage Application**. Get a jump start on a preapproval for a home mortgage loan! The easy-to-use application takes you through the process step-by-step. At the end of the application, the best options for a home loan will appear. After submission, a loan officer will contact you directly. Please feel free to call us with any questions — 815-432-2494.

#### Joke of the quarter:

What season is it when you are on a trampoline?

Spring-time!

# Feature Story: Bank & Money Facts

The following are tips, advice and informative facts that can help you learn and understand banking and money better as you grow up!

1. Some things cost **more** than other things. Crayons and candy do not cost very much. Cars and houses cost a lot! Usually, the larger the item, the more it costs.
2. If you do not have enough money to buy something you want, you have to **SAVE** for it. This means you keep the money you get instead of spending it right away.
3. Saving is a great idea because it can help you go to college. College costs a lot of money. If you start saving for college now, you can help pay for it when you are ready to go.
4. You can get money to save in many ways. Some kids get money for their birthday. Some kids get money from their families as an allowance. (An allowance is an amount of money given to someone, often every week.) Some kids get money by doing simple jobs in their neighborhood.
5. *The safest place to save your money is at the bank.* Banks lock up your money and replace it if anything happens to it.
6. Many banks pay you for keeping your money there. The money you earn from a bank is called **interest**. If you keep your money in a savings account, you will earn interest.
7. The people who work at a bank can explain the different kinds of accounts, and help you get the most out of your money.
8. When you open a savings account, you will get a savings record book. This will help you keep track of what's in your account, what you take out, and how much interest you earn.

**Start saving and keep on saving!**



## Fun Irish Facts-Fill in the Blank...

1. 34 million Americans have \_\_\_\_\_ ancestry.
2. Some \_\_\_\_\_ towns have "Irish" names like Dublin, Ohio and Shamrock Lakes, Indiana.
3. The \_\_\_\_\_ is the symbol of Ireland.
4. The Irish \_\_\_\_\_ is green, white, and orange. The colors represent the people and the peace that brings them together.
5. The name \_\_\_\_\_ has several origins.

Word Bank:

Harp

Leprechaun

Flag

Irish

American