



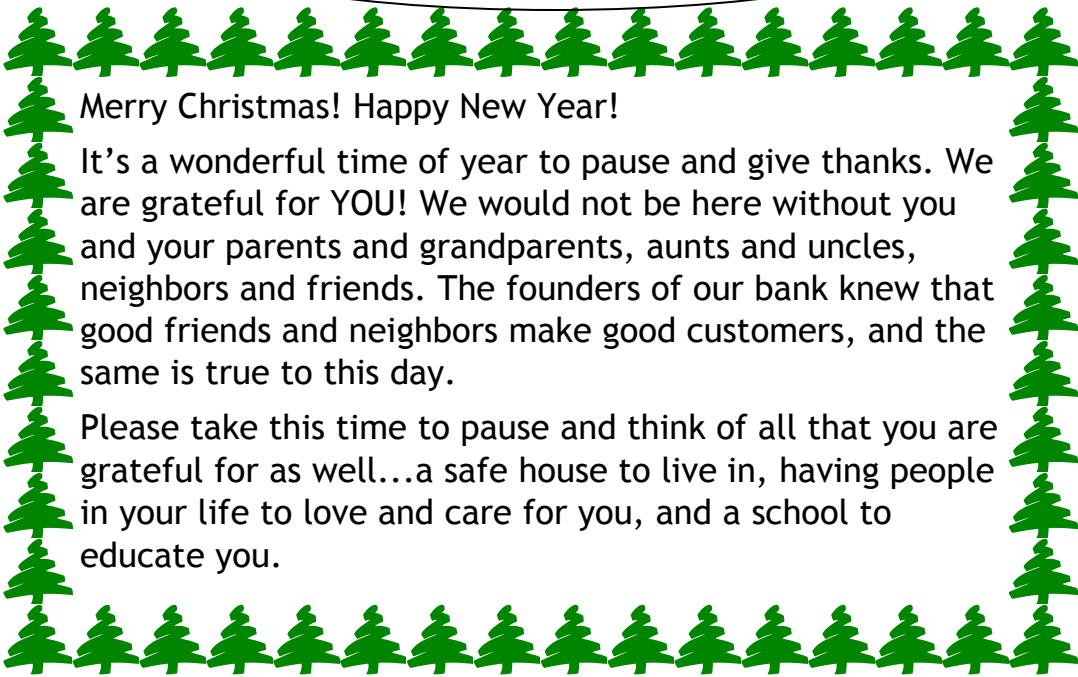
# First Kids Club

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The First Trust and Savings Bank  
Watseka and Clifton

## Winter Newsletter!

### Dear First Kid...



Merry Christmas! Happy New Year!

It's a wonderful time of year to pause and give thanks. We are grateful for YOU! We would not be here without you and your parents and grandparents, aunts and uncles, neighbors and friends. The founders of our bank knew that good friends and neighbors make good customers, and the same is true to this day.

Please take this time to pause and think of all that you are grateful for as well...a safe house to live in, having people in your life to love and care for you, and a school to educate you.

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#### Joke of the quarter:

What do snowmen like to do on the weekend?

Chat out

### Hey Mom & Dad!

Are you taking advantage of all of our ONLINE products and services?!

It's a busy time of year, and we find ourselves spending more money — keep track of your spending 24/7 with our [online banking services](#) or through our [mobile app](#). It's so easy! Visit our website, and click ONLINE BANKING > LOG IN. If you are a new user, choose the "New User? Enroll Here!" option.

To use the mobile app, you have to have Online Banking first. Once you're signed up for Online Banking, visit the Google Play Store or Apple App Store and search for "Touchbanking". Look for the blue and white icon. After you open the new app, enter the App Code: FTBank1. Use your Online Banking User Name and Password to log in.

Bill Pay services can be used through Online Banking or the Mobile App. Use bill pay to pay anything and everything from your rent to your utility bills to your babysitter. PopMoney is another option through bill pay to use to send money to a person using their email address, mobile number or account information.

We are here to help you! Call us with any questions — 815-432-2494 OR 815-694-2329.

120 E. Walnut St	145 E. Fifth Ave
PO Box 160	PO Box 38
Watseka, IL 60970	Clifton, IL 60927
815-432-2494	815-694-2329

## Feature Story: Holiday Traditions

This is the time of year for spending extra quality time with our loved ones. Listed below are some ideas for starting traditions, or things that you do year after year.

1. Christmas Caroling...join a church group, school group, or start your own choir and make your way around your neighborhood sharing songs of the season.
2. Christmas Lights...drive around town viewing neighbors festive displays.
3. Christmas Cards...send out cards to family and friends near and far. Include a recent photograph or color a picture or card.
4. Gingerbread houses...make one from scratch or buy one premade and decorate with frosting and candy.
5. Santa Claus...visit the jolly guy in red to give him your Christmas list in person!
6. Baking for Friends and Family...bake cookies, candies, or even breads to have at family gatherings or as gifts for teachers or coaches.
7. Angel Tree...many churches and schools have an angel tree with tags for children less fortunate. Grab a tag and buy a gift to brighten someone else's holiday.
8. Advent Calendar...start an

Advent Calendar to count down the days until Christmas. They come in a variety of shapes and sizes.

9. Christmas Movies...have a family movie night to watch a classic Christmas movie like Rudolph or Charlie Brown's Christmas. Don't forget hot chocolate and popcorn!
10. Ornaments...create and craft your own ornaments for the tree every year. When the next Christmas comes, you'll have the memories of creating the ornaments from the previous years.



**Fun & Games!**  
\*Holiday Ornament  
Garden Centerpiece\*

**\*\*Adult supervision required \*\***

### What you'll need:

- Ornaments
- Wooden craft sticks
- Yarn or ribbon
- Green felt
- Hot glue gun
- Fake snow
- Vase or flower box
- Styrofoam or floral foam

### Directions:

1. Fill vase or box with Styrofoam or floral foam, making sure it fits snug.
2. Hot glue each ornament to the top of a wooden craft stick
3. Trim wooden sticks to different heights and insert them into the foam to decide how you'd like your "flowers" arranged.
4. Remove the "flowers" from the foam and cover the portion of the stick that sits above the foam with colorful yarn or ribbon.
5. Cut leaf shapes from the green felt and hot glue leaves onto the "stems".
6. Insert the "flowers" back into the foam, and cover up the foam with fake snow.

