

Fall

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

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

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!

Right now!?

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.

2018

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!



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

PENNY MONEY SAVE BILL CASH BACK SPEND ACCOUNT DFCU FINANCIAL SHARE CREDIT UNION DEBIT CARD DOLLAR CREDIT CARD



### **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.

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

Place a skewer into the bottom of each apple.

Hold the skewer and dip each apple into your bowl of chocolate, use a spoon to help cover the apple.

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!

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- 7. Go on a picnic 8. Go on a bike ride
- 9. Make a pine cone bird feeder

1. Visit your local pumpkin patch

10. Winterize your home

11. Rake leaves

20 THINGS TO DO ON A

**NO-SPEND WEEKEND THIS FALL** 

- 17. Check out Lowe's free clinics
- 18. Check out local craft stores
- 19. Go apple picking
- 20. Make some hot chocolate

#### Answers to Buck's Word Search

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# 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!

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#### 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

- (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.

