

FUN with MONEY!

Friendly's Money Challenge

See how many new words can you make out of the word...

SPENDING



Example: In

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Answer Key: In, Pin, pen, sign, sin, den, dine, end, nine, pine, sing, spine, spin... can you find any more?

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Beakin' Nooz

A Newsletter for the "Fliers" of Friendly's Club

Friendly's Savvy Spending Tips...

Did you know.... companies spend \$17 billion a year to market their products... to you! Companies know that teens have money to spend and they want you to spend it with them! So, enjoy your money, but spend wisely by following a few easy suggestions:

Open a checking account – then use a debit card when you shop instead of a credit card. Because debit card purchases are deducted from your checking account, your spending is limited to the cash in your account.

This tactic helps you avoid charge card debt while teaching you to be disciplined in your spending.

Make a list of items you need and how much they may cost, then leave any additional money at home. Without extra cash in your pocket, you won't be able to spend money on impulse purchases.

Write down a long-term savings goal like a car, a new computer, or college tuition. Put a portion of all the cash you earn/receive towards that goal first. You can still have fun spending, knowing that you already contributed to your goal.

Want to spend more? Then earn more. Studies show that working less than 10 hours a week at a job does not affect schoolwork. Earning your own money gives you extra discretionary income as well as more cash to grow your savings. Find a service that your neighbors/friends/family would be willing to pay for and start your business!

"On Sale"... but do you need it? Many teens and adults cannot resist a good sale and buy things because they are a good deal, not because they need them. Buy what you need only when you need it.

Take time to comparison shop. If you must have a certain pair of shoes or video game, compare prices at several stores before you buy. Prices can vary greatly from store to store. Then, pocket the savings and put it toward your long-term goal!

When you spend wisely, you may just discover that you have money left over to save!



The Next Step... A Checking Account

Attention High School students... did you know that once you're in High School, you can open a Checking Account*?

A Checking Account is similar to your savings account. You keep your money at the bank and can deposit more money and take out money. With a Checking Account, you take money out of the bank (to pay someone or pay a store to buy something) by writing a check. When you write a check, you're making a promise to pay someone using your money in your Checking Account.

Here is a picture and an explanation of the different parts of a check:

1. Name & Address: This tells the bank you're the person making the promise.

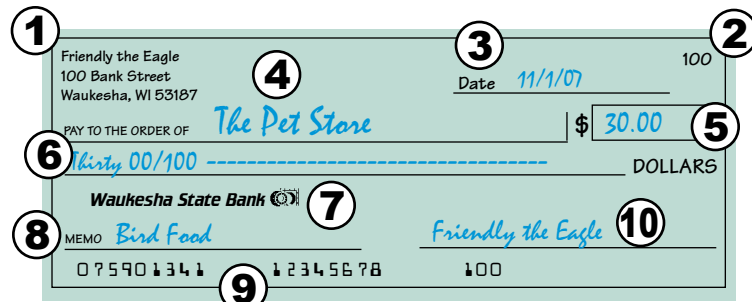
2. Check Number: This number helps you keep track of who you paid.

3. Date: This tells the bank when you promised to pay this money. It also helps you remember when you paid someone.

4. Pay to the Order of: Write the name of the person you are promising the money to. This is how the bank knows who to give your money to.

5. Amount: Write, in numbers, how much money you are promising to pay. Write them clearly so that the bank teller knows exactly how much you've promised to pay.

6. Amount: Write, in words, how much money you are promising to pay (ex: Thirty). This is for safety so that no one can change the numbers you wrote.



It's important to make sure you always have enough money in your checking account to pay your promises. If you give someone a check, and the bank doesn't have enough

of your money to pay for it, you're breaking your promise and the bank can't pay your check.

To help you with your first Checking Account, the Bank has specifically designed a Checking Account for High School students.

- No Monthly Maintenance Fees
- Unlimited Check Writing
- No Minimum Balance Required
- FREE 1st Order of WSB Vault Image Checks
- FREE Access to Online Banking
- FREE Online Bill Pay for 90 Days
- ATM & Check Cards Available

Questions? Visit with a Personal Banker at any Bank office for more information.

*Account Requirements: The High School Checking Account is available to High School students and requires a parent or guardian as the joint account owner.

Where has Friendly Flown off to?

NEW Mukwonago Office Family Fun Day!

Friendly flew over to the Bank's newest office in Mukwonago for the Family Fun Day on Saturday, August 25th. The Mukwonago office opened at the end of July and Friendly was there to help the Bank and the community celebrate.



Fox Run Fun Days!

Friendly also helped the bank celebrate at the Fox Run Shopping Center annual Fox Run Fun Days on Saturday, September 8th. Friendly's helpers at the Bank were handing out all sorts of fun stuff to the kids who stopped by to say "hi!"

North Prairie Harvest Festival Parade!

Friendly landed on the Bank's float in the North Prairie Harvest Festival Parade on Sunday, September 16th. Friendly made sure the Bank passed out candy to all the kids who were watching the parade go by.

