



Waukesha State Bank

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Member FDIC

FRIENDLY POST

A special note from Friendly the Eagle

January 2025



HAPPY NEW YEAR

2025

DIY DECORATED MONEY JAR

Materials Needed:

- An empty jar or bottle
- Stickers, markers, paint, or glitter
- Paper for labels or decoration
- Scissors and glue

Instructions:

- Decorate your jar with fun stickers or drawings.
- Every time you save money, put it in your jar and watch it grow.
- Celebrate your savings at the end of the year and count how much you saved!



<https://livingwellmom.com/rainbow-mason-jar-piggy-bank/>

NEW YEAR'S RESOLUTION: LET'S SAVE!

This year, take charge of your savings with these simple resolutions! The more you focus on your money now, the better off you'll be in the future.

Use Your Piggy Bank: Set a goal to start saving a small part of your money—whether it's from your allowance, gifts, or coins you find in the couch cushions. You'll be amazed at how quickly it adds up!

Make Deposits: When your piggy bank is full, bring it to the bank and deposit it into your Friendly's Club account. Not only is it the safest place to keep your money, the bank will pay you interest too!

Cut Back on Extra Spending: Before you buy something, ask yourself if you really need it. If not, keep that money in the bank so you have it when you need it later.

Set a Savings Goal: Whether it's for a special item or an emergency fund, create a specific savings goal for the year. Keep track of your progress to stay motivated!

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Plus, don't forget to go to the Friendly's Club page on our website, at the beginning of each month, to view the new monthly trivia question. Answer the question at any Waukesha State Bank office, and get a token that you can save and redeem for cool prizes.

CRACK THE SECRET CODE!

In banking, some people use secret codes to keep their password and accounts safe. Ready for a challenge? We've hidden a special message inside a secret code. Can you crack it!

How to Play:

The secret code is a series of numbers that each match a letter in the alphabet.

1 = A, 2 = B, 3 = C,
4 = D, and so on,
all the way to 26 = Z!

The Secret Code:

H _ _ _ _
8 1 16 16 25
_ _ _ _
14 5 23
_ _ _ _!
25 5 1 18

We found the first letter for you (the 8th letter in the alphabet is H). Can you fill in the rest?

Hint: It's a very special way to wish someone good things in the new year.

Try making a secret code for your friends the same way and see if they can crack it!

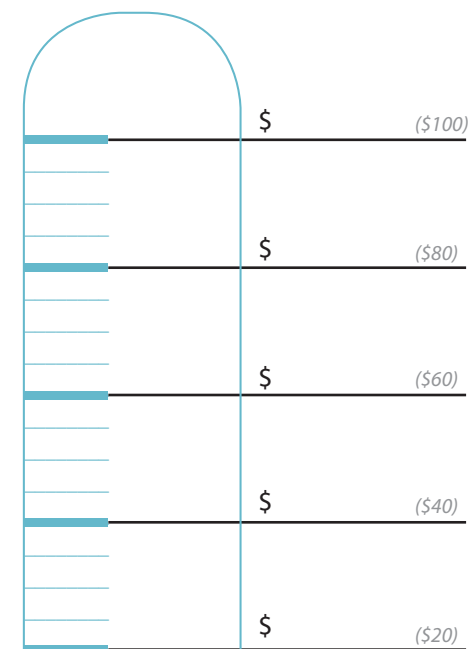
Answers: Happy New Year!

Watch for Discounts and Coupons: Make a resolution to hunt for deals before you buy. Whether online or in stores, using discounts and coupons helps you save more of your money.

Start Giving Back: Consider setting aside a small percentage of your money for charity or helping others. It's a great way to make a positive impact while managing your finances.

Track Your Progress: Regularly check your savings goals to see how far you've come. Tracking your progress helps you stay on track and feel proud of your financial growth. You can use Friendly's Savings Goal Thermometer below to help you see how far you've come and how much more you need to save to reach your goal.

My Savings Goal: \$ _____



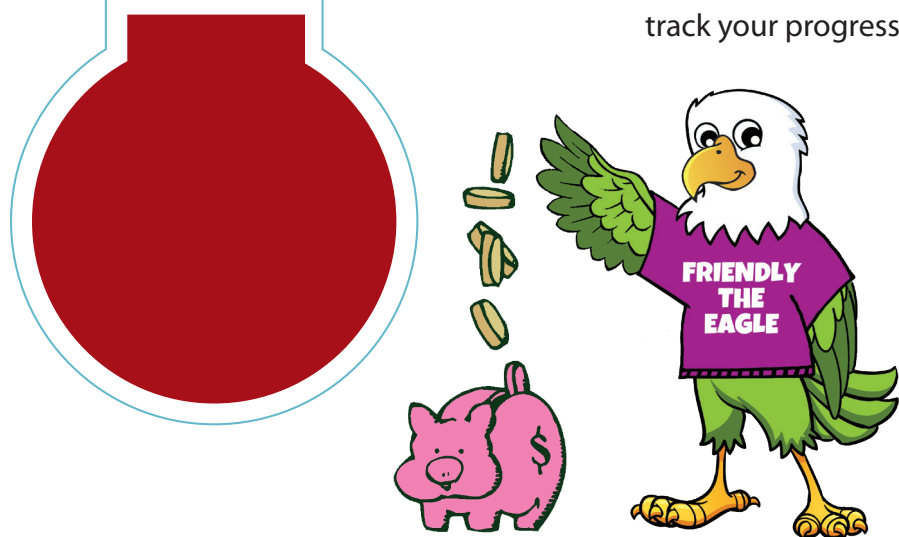
Tip:

Divide your savings goal into smaller ones to help you track your success and stay motivated.

For example:

If Friendly's goal is to save \$100, he could divide that into 5 smaller goals of \$20 each and add those to each line of the thermometer. Then every time he saves \$20, he would color the thermometer up to that line and watch his savings grow!

Get started! Add your goals to the thermometer and track your progress.



COOL SNOW & WINTER FACTS!

No Two Snowflakes Are Exactly Alike!

Every snowflake has a unique shape. They all form in different ways, which is why no two look the same—even though they might seem similar!

A Snowflake Can Have Six Sides

Snowflakes often have six arms, or points, but each one looks a little different. This happens because of the way water molecules join together when freezing.

The Largest Snowflake Ever Recorded Was 15 Inches Wide!

The largest snowflake ever recorded fell in Fort Keogh, Montana in 1887! It was 15 inches across—about the size of a dinner plate!

Winter is a Great Time for Animal Tracks

When it snows, it's much easier to see animal tracks in the snow. If you're lucky, you might spot tracks from animals like deer, rabbits, or even foxes!

Snow is a Natural Insulator!

Snow actually helps insulate the ground. It keeps the soil underneath it warm enough for plants and animals to survive the freezing winter temperatures.

SNOWMAN CUPCAKES

Celebrate the snow and turn box cake mix into a wintry dessert with some marshmallows, chocolate and peppermint candy!

Ingredients:

- 1 box white cake mix (plus box ingredients)
- 2 sticks (8 oz) unsalted butter, at room temperature
- 4 cups confectioners' sugar
- 1 pinch fine salt
- 2 tsp vanilla extract
- 2 tbsps milk
- 1/4 cup semisweet chocolate chips
- 12 large marshmallows
- 12 chocolate-covered peppermint candies

Directions:

1. Bake cupcakes according to the box and let cool.
2. Combine butter, sugar and salt in the bowl of a stand mixer with paddle attachment (or in a large bowl with a handheld mixer). Mix on low until mostly incorporated. Add vanilla, increase speed to medium-high and mix until smooth.
3. Fit a large pastry bag with a 1/3-inch diameter plain round tip (or snip the tip of a large resealable plastic bag), and fill with icing. Hold bag over the center of each cupcake and pipe a mound of icing without lifting the bag so icing spreads to the edges. Then lift slightly and pipe another mound on top.
4. Fit a small pastry bag with a small plain pastry tip (or snip the tip of a small resealable plastic bag). Microwave chocolate chips, stirring every 20 seconds, until just melted. Fill the prepared bag and pipe small dots for the eyes and the smile on one flat side of each marshmallow.
5. Pipe a bit of frosting on top of the marshmallow to glue on the chocolate peppermint candy, then place a dot of chocolate on top to form a button. Place marshmallow "head" on the center of each mound of icing.
6. Pipe chocolate dots for buttons and pipe arms from the shoulders.

