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Member
FDIC

Tricks to help you save!

Trick #1: Four banks, not one!

Want a smart way to control your money? Use four little banks. Label each bank with the way you'll use the money: SAVE, SPEND, INVEST, and GIVE.

A spending bank for money to be used soon on everyday things.

A saving bank for money to be used later on larger items.

An investing bank for money that will be used several years from now.

A giving bank for gifts to help others.

Trick #2: Set Savings Goals!

How much should you save each month? That depends what you're saving for. For example, you want to buy a new bike, but your parents say that you have to save \$100 of the bike's price before they will pay the rest. It can be tough to earn \$100 in a short amount of time. That's why money-smart kids have savings goals and stick to them!

If you saved \$25 each month (\$6.25 a week), you could buy that bike in four months! And if you saved \$50 each month, you could buy that bike in two months! Sweet! The more you can save, the quicker you get the bike. Money-smart kids who stick to their savings goals make things happen!

Trick #3: Save First, Not Last!

What's the FIRST thing you do when you get paid? You divide your money and put it in your four banks. If you want that bike, you have to be sure that money goes into the SAVE bank FIRST. Talk to your parents about your plan. They might separate that SAVE money from your allowance, so that you can easily put it in the SAVE bank right away.

Here's why putting your SAVE money into your bank first is important. Listen up! THIS IS A BIG RULE about money. You can spend it only once. Let's say you use your SPEND money go to a movie. You have all of your allowance in your pocket, and you spend \$5.50 of your SAVE money on pizza and soda. That money is gone. You can't use it for your bike. Your dream of a bike just got farther away.

Trick #4: Cut your expenses

Get a notebook that you use only to keep track of your money. Write down any money you spend. Try to keep a money log. List what you bought, when you bought it, how much it cost, and why you bought the item. Your money log will teach you something about yourself. For example, you may find that you spend \$5 a week on snacks from vending machines at school. Are those snacks worth that money? Or would you rather save that money for something else? Don't eat the snacks, and you get closer to buying the bike.

Trick #5: When you do spend, be a smart shopper-Okay, you've got some money and you're ready to buy a DVD. You've saved that money, so make it work for you. Remember to shop smart! Check out prices. You can buy that DVD plenty of places. Figure out where you can get the best buy for your money. Look for sales and coupons. If you save a dollar, that means you can spend it on something else. Or add it to your SAVE bank for your bike.

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Cash in those Bucks!

Just a reminder that for every \$5 you deposit into your savings account you receive a \$1 Citizens Buck! Prizes from the prize vault start at just \$1 Citizens Buck. Or, save up your Bucks for bigger prizes. New prizes are added regularly so stop in and redeem those Bucks!



WHAT'S INSIDE

Coloring Page	2
Witch Maze	3
Tic Bat Dough	3
Tips to save!	4



Halloween Coloring Page

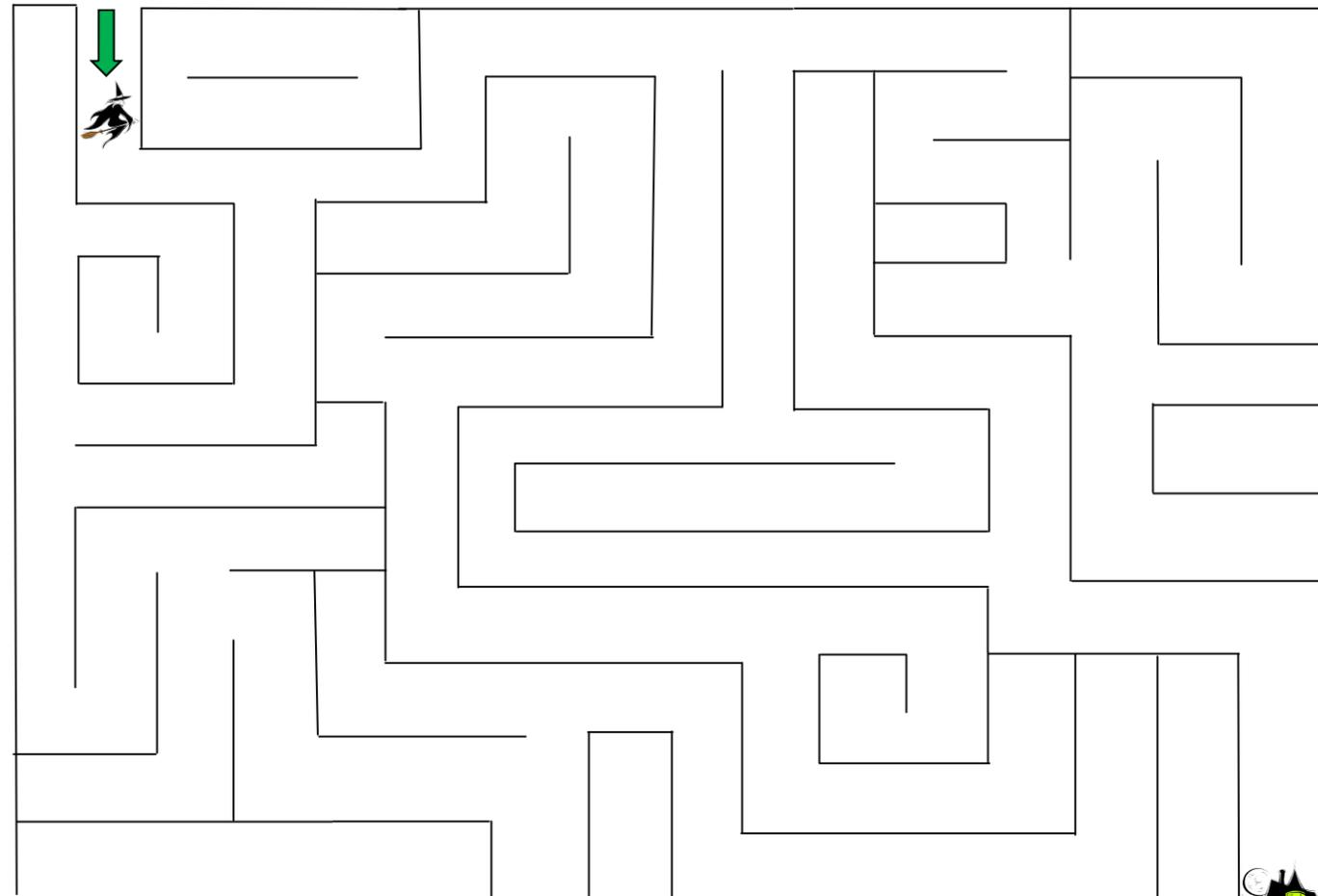


First Name: _____ Age: _____

Color this page and bring it to the main bank (East 5th & Lake Ave.) by October 28 and you will receive a Halloween surprise!
Plus, your coloring page will be displayed in our windows!

Fun-N-Games

START



Cut here!

