PEE WEE AND FRIENDS® SUMMER NEWSLETTER

Hello friends! I hope you are enjoying your summer! Have you been finding ways to stay busy? I sure have! I've been spending a lot of time camping with the new tent I saved up for last winter. One of my favorite ways to make extra money on hot summer days is to sell fresh, delicious fish milkshakes. They're not super popular among the humans, but all of my penguin friends really enjoy them! I've made so much money, I'm going to invest it in a share certificate! It's really going to help me save so that I can go on a trip to the North Pole next year.

I have a great idea - **let's do a coloring contest**! I'm including a super fun coloring sheet in this newsletter, so grab your colored pencils, markers, and crayons! I can't wait to see all your masterpieces and select someone to win a PRIZE! My good friends at North Star will share some of my favorite entries on the social media, so have your parents watch for them!

Wishing you a great rest of the summer and a fantastic start to the new school year!

Your Pal,

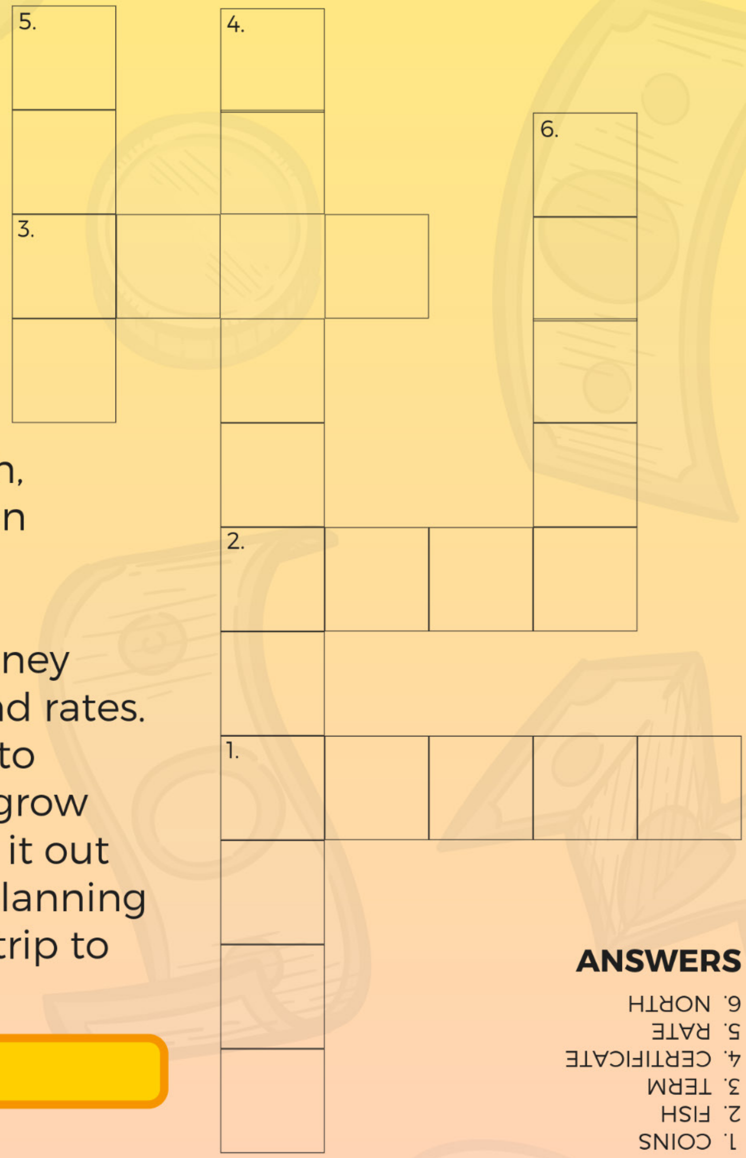
Pee Wee

WHAT IS A SHARE CERTIFICATE?

A **share certificate** is a super special way to invest your money. With a share certificate, you earn dividends at a specific rate, which means that you get more money just for saving it! Dividend rates determine how fast your money grows. A higher dividend rate means that your money grows faster!

One of the important things to remember about a share certificate is that you have to keep your money in the certificate for a certain amount of time - this is called a "**term**." Your credit union will often have a few options to choose from, sometimes 6 months, 15 months, or even 48 months!

Usually, longer terms will grow your money faster because they have higher dividend rates. When the term is over, you can choose to renew your certificate and continue to grow your amount of money, or you can take it out and use it. Like Pee Wee said, he's not planning to use his money until next year for his trip to the North Pole!



ANSWERS

1. COINS
2. FISH
3. TERM
4. CERTIFICATE
5. RATE
6. NORTH

CROSSWORD PUZZLE!

ACROSS

1. Pennies, nickels, quarters, and dimes are all _________.
2. Pee Wee likes to sell this kind of milkshake: _________
3. The specific amount of time you have to keep your money in a share certificate: ________

DOWN

4. A share ___________ is a special way to invest your money.
5. A dividend _________ determines how fast your money grows.
6. Pee Wee is saving up to go to the ________ Pole.

PEE WEE'S PUNS!

Q: When does it rain money?

A: When there's a "change" in weather!

Q: How much does it cost a pirate to get their ears pierced?

A: About a buccaneer!

Name: ____________________
Age: ____________________

SUBMIT YOUR ARTWORK!

A winner will be announced in the last week of August!

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Rugby, ND 58368

Or scan to: **PeeWeePenguin@NorthStarCCU.com**