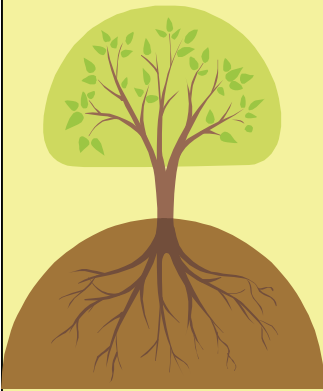




Newsletter

Spring 2010

Watch Your Savings Sprout!



Plant the seeds with a few dollars, and watch them grow into trees over the years. The amount of money in your savings account can grow quickly, even if you start small. If you put a penny aside and double the amount every day, your money would grow rapidly.

While the concept is far-fetched, it is a useful example of show how money can grow!

Why Savings Makes Sense

It's easy to spend money. There are plenty of places that want to sell you things. Saving money is a little harder. It takes patience and discipline. A money-smart kid knows the value of savings. It's how you gather enough money for the things you can't afford right now.

What you do with Money

Throughout your life, there are three things you can do with money:

Spend It - Save It - Share It



In order to get the things you need and want, you'll have to **spend** money to buy them.

Some things will cost more than you have. You'll need to **save** money until you have enough.



It's also important to **share** some of your money. Why? Because helping others is the right thing to do.

Day 1	\$.01
Day 2	\$.02
Day 3	\$.04
Day 4	\$.08
Day 5	\$.16
Day 6	\$.32
Day 7	\$.64
Day 8	\$	1.28
Day 9	\$	2.56
Day 10	\$	5.12
Day 11	\$	10.24
Day 12	\$	20.48
Day 13	\$	40.96
Day 14	\$	81.92
Day 15	\$	163.84
Day 16	\$	327.68
Day 17	\$	655.36
Day 18	\$	1,310.72
Day 19	\$	2,621.44
Day 20	\$	5,242.88
Day 21	\$	10,485.76
Day 22	\$	20,971.52
Day 23	\$	41,943.04
Day 24	\$	83,886.08
Day 25	\$	167,772.16
Day 26	\$	335,544.32
Day 27	\$	671,088.64
Day 28	\$	1,342,177.28
Day 29	\$	2,684,354.56
Day 30	\$	5,368,709.12

We're on the web!
bankwithpioneer.com

For information regarding Kids Club, contact any of our six locations at:

Delavan 507-854-3238

Elmore 507-943-3131

Mankato 507-345-7069

Mapleton 507-524-3630

North Mankato 507-625-3268

St. James 507-375-3201

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*You can't always be
the best...*

*But you should always
try your best!*

Jeanie , Age 13

Being Smart About Money

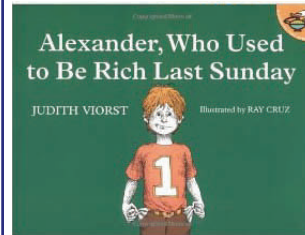
As you grow up, you'll have more and more money coming into your hands. Managing this money in smart ways can help you achieve the things you want in life. Whether it's a new pair of shoes or an around-the-world trip, getting what you want is a matter of making good choices.

WORD SEARCH! Look for money words down, across, backwards, and diagonally.

A	B	C	C	H	S	A	C	O	U	N
T	U	B	A	L	N	A	L	B	U	D
W	D	C	C	L	E	K	C	I	N	R
P	G	S	C	H	O	C	C	E	S	C
D	E	P	O	S	I	T	O	K	P	I
O	T	N	U	N	N	E	D	I	E	M
N	E	D	N	O	N	R	K	T	N	L
A	E	D	T	Y	K	E	M	I	D	P
T	L	L	I	B	O	S	H	A	R	E
E	S	Q	U	A	R	T	E	R	Q	T
R	A	L	L	O	D	P	E	V	A	S

ACCOUNT	COIN	DONATE	SAVE
BILL	DEPOSIT	NICKEL	SHARE
BUDGET	DIME	PENNY	SPEND
CASH	DOLLAR	QUARTER	

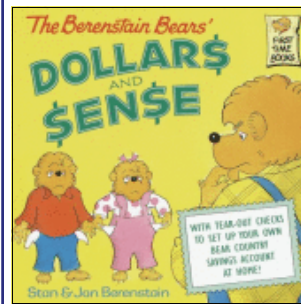
Great Reads!



"Alexander, Who Used to Be Rich Last Sunday"

by Judith Viorst

Alexander receives a dollar from his grandparents and he thinks he's rich...until it disappears!



"Dollars and Sense"

by Stan & Jan Berenstain

Learn about money with Brother and Sister Bear! Includes tear-out checks to start your own Bear Country savings account at home!

Coffee Filter Butterfly

These beautifully vibrant butterflies are a great way to welcome spring! Suspend them from the ceiling with fishing line, or make several and attach to a paper plate mobile.

What you'll need:

- ⇒ 1/2 black chenille stem
- ⇒ Paper coffee filter
- ⇒ Water color paints
- ⇒ Paint brush
- ⇒ Water

How to make it:

1. Flatten the coffee filter and place it on a plate or newspaper, the paint and water will soak through. Set aside on paper towels to dry.
2. Fold the chenille stem in half. Remember, you are only using half of a chenille stem to begin with.
3. Fold the coffee filter accordion style, in about 1/2" pleats.
4. Position the pleated coffee filter into the bent end of the chenille stem. Center the filter at the bend.
5. Twist the chenille stem around the filter to secure it in place.
6. Bend the tips of the chenille stems over about 1/4" to create the antennae.
7. Fan out the butterfly wings.
8. If desired, hang with yarn or fishing line.

