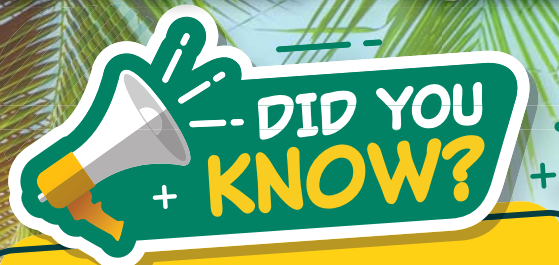




PROUDLY DELIVERED
BY YOUR FRIENDS AT



CUB CLUB Newsletter



A **SHARE CERTIFICATE** is a special savings account that locks your money into a higher dividend rate for a set period of time. Think of it as the amount we pay you for depositing money with us.

SAVE FASTER WITH A Youth Share Certificate

Since we want to teach you to save, we offer great rates to our youngest members, many times better than our adult members. If you are 12 years old or younger, you just need \$100 to invest into this account where you leave it for one year. The dividend rate grows each year depending on your age, so the older you get, the higher the rate. This is a great way to grow your money for big-ticket things you may want in the future like a car, college, first apartment, or travel! You can ask an adult in your family to visit vlfcu.org/rates to look up current rates for our Youth Share Certificates.

ADULTS CAN VISIT CUBCLUBONLINE.COM FOR MORE BERENSTAIN BEARS FINANCIAL ACTIVITIES AND TIPS ON TEACHING YOUR CHILDREN HOW TO **SAVE, SHARE, SPEND, EARN.**



Welcome to the first
Berenstain Bears
Cub Club Newsletter!

As one of our younger members at VacationLand Federal Credit Union, we hope you enjoy this newsletter and encourage you to share this news with your family.

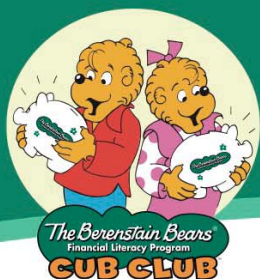


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SUMMER PLANS

Now that school is out, what do you have planned for the summer? Your plans probably include spending, earning, sharing and even saving money. It's never too early to create a budget. A budget is simply a plan of how you intend to use your money. The first step of a budget is to add up your earnings, also known as income. Below is an activity that you can do to help Brother Bear and Sister Bear figure out how they can earn money to buy something they want. **Complete this activity and bring it into any branch to receive a bonus Cub Club token, while supplies last!**

EVERYONE AT VLFCU, YOUR CREDIT UNION,
WISHES YOU A FUN SUMMER!



EARN

Brother Bear wants to **EARN** money for a new soccer ball. The ball costs **\$10.00**. **Sister Bear** wants to **EARN** money to buy the newest book by her favorite Mystery author. The book costs **\$6.00**. What three chores should **Brother** and **Sister** do to **EARN** the money they need?

CHORES

Sweeping: \$1.00
Mowing the lawn: \$2.00
Doing the Dishes: \$2.00
Babysitting Honey Bear: \$4.00
Picking up toys: \$1.00
Put laundry away: \$3.00
Take out the trash: \$3.00
Walk the dog: \$2.00
Feed the dog: \$1.00
Help make dinner: \$3.00

What **three** chores should **Brother** do to **EARN** \$10.00?

CHORE	PAY
-------	-----

- 1.
- 2.
- 3.

TOTAL:

What **three** chores should **Sister** do to **EARN** \$6.00?

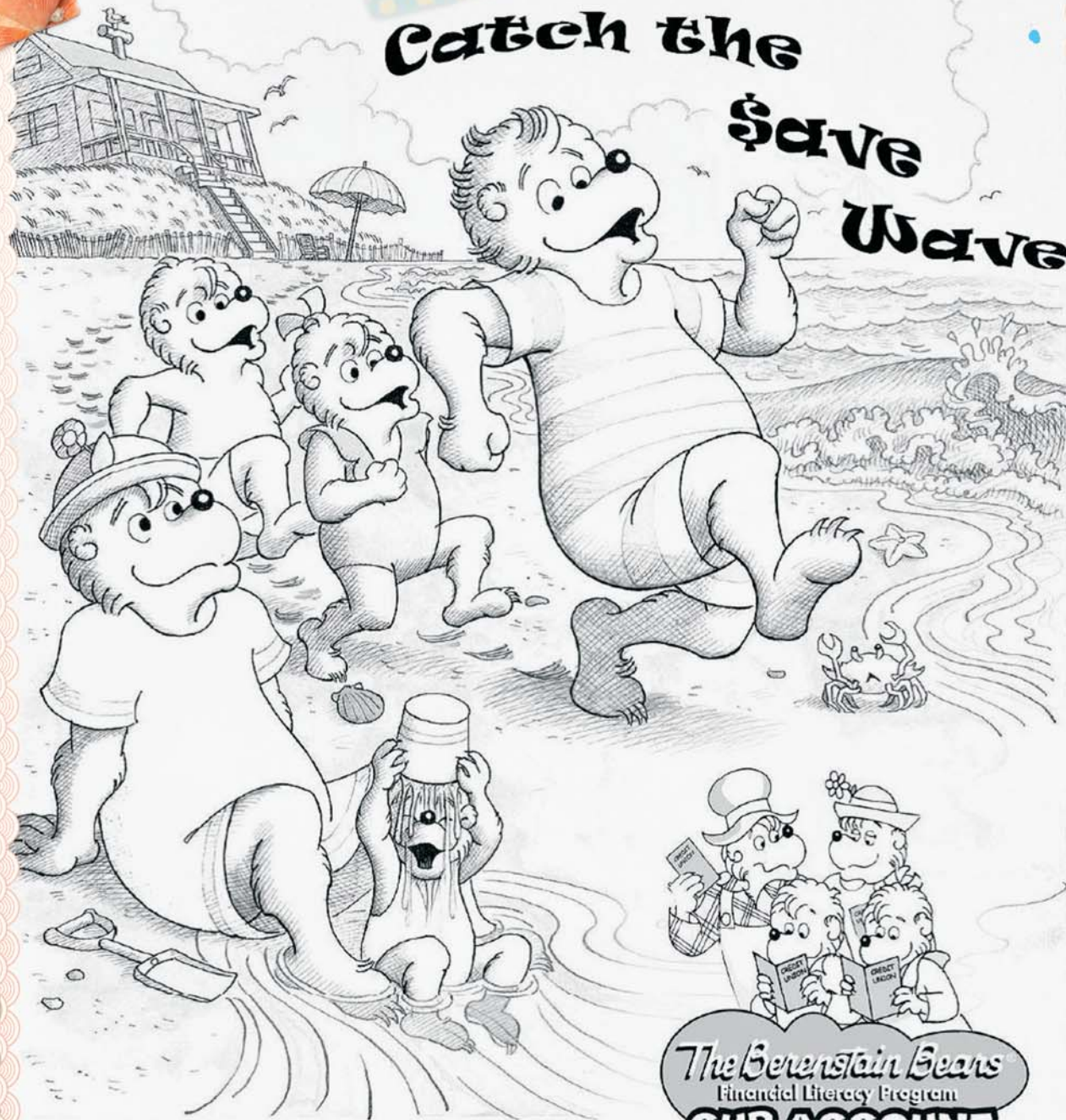
CHORE	PAY
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- 1.
- 2.
- 3.

TOTAL:



Catch the \$ave Wave





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SHARE THE CUB CLUB!

Members 12 years and younger are eligible to enroll in the Cub Club for free! We want to help you learn the importance of saving your money, so we reward you throughout the year! Ask your friends if they want to join in the fun!

JOIN THE

The Berenstain Bears[®]
Financial Literacy Program
CUB CLUB

As a member you will receive:

- Cub Account
 - A "Visit the Credit Union" Book
 - Piggy Bank
 - Birthday Card
 - Birthday Dividend!*
 - Tokens for Deposits
- And more!



*Birthday dividend of 5% on the member's deposit up to \$5.00, limit one per year. A birthday deposit may be made on any day during the birth month up to the age of 12 years. Contact VLFCU at 1-800-691-9299 for more information about the Cub Club. The Berenstain Bears Copyright, Berenstain Enterprises, Inc. (2025)