

PROUDLY DELIVERED BY YOUR FRIENDS AT



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The Berenstain Bears

Financial Literacy Program

CUBACCOUNT

The holiday season is just a few make sure that you know about On Saturday, December 6th, you Santa Meet & Greet event. You december 4 Greet event. You describe the same day, join us at the Park from 3:00pm to 8:00pm to 8:00pm

YOU ARE INVITED!

SANTA MEET & GREET

The holiday season is just a few weeks away, and our team at VLFCU wants to make sure that you know about some fun upcoming events!

On Saturday, December 6th, you and your family are invited to our Second Annual Santa Meet & Greet event. You don't want to miss out on this festive event!

Later the same day, join us at the Perkins Township Winterfest at Strickfaden Park from 3:00pm to 8:00pm featuring the North Pole vendor market, free s'mores and fire pits, petting zoo, kettle corn, food trucks, Santa's big arrival, lighting of the Christmas tree and so much more!

The fun continues as the VLFCU elves wrap up our

14th Annual Toy Drive during a celebration on Saturday,
December 13th from 12:00pm-4:00pm!

Give Mom and Dad a break while you enjoy crafts, glitter tattoos, and a caricature artist! We will also accept last-minute donations to our toy drive if your family has a few dollars to donate or purchase a new toy for a child ages newborn-18 years.

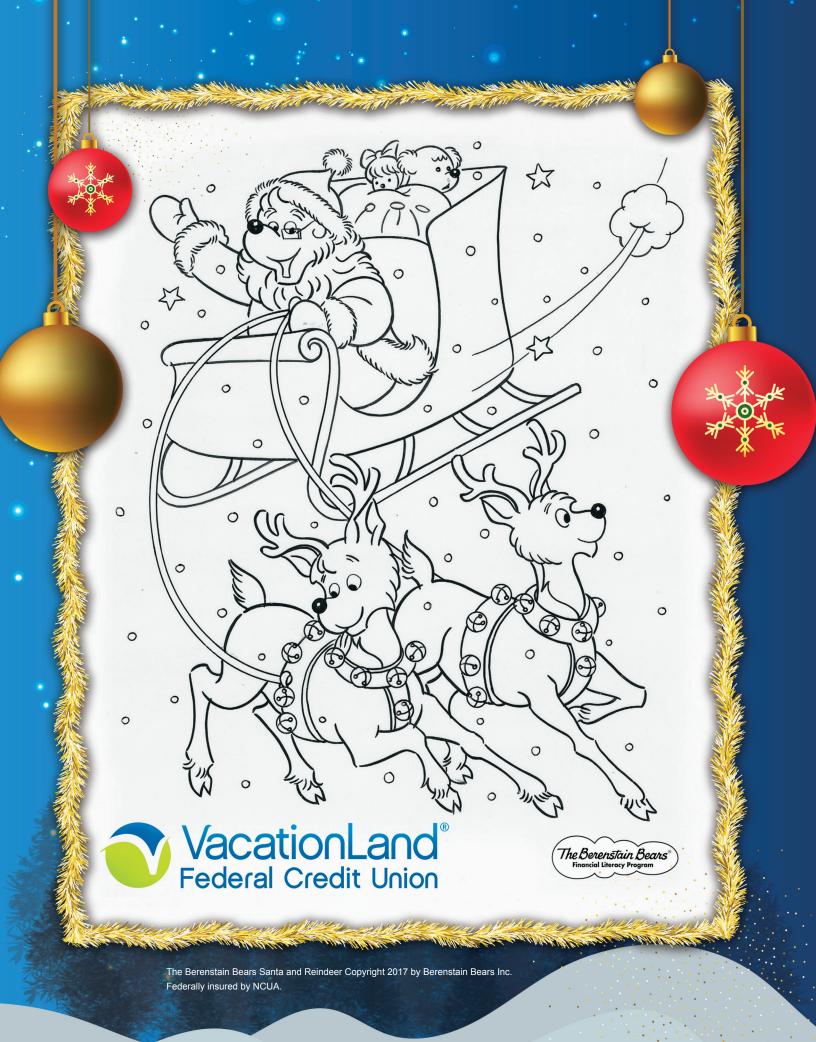
NO MATTER HOW YOU CELEBRATE THE SEASON, WE HOPE YOU ENJOY THIS TIME WITH YOUR FAMILY AND FRIENDS!

Santa Meet & Greet

Location: VacationLand Federal Credit Union, 2911 Hayes Ave., Sandusky When: Saturday, December 6th from 10:00am to 1:00pm

- Take your own free photos with Santa & Mrs. Claus and/or the Grinch
- Fintertainment from the Sandusky High School Music Department
- Face painting and glitter tattoos
- Balloon Animals
- Special treats
- Dogs on a short leash are welcome for photos!

800.691.9299 - VLFCU.ORG



HOLIDAY GIFTS

During the holidays, you may feel like you need to buy gifts for your family or friends. At your age, you may not have the money saved yet to buy everyone a gift. Here are some ideas to help you.

- 1. Cash in your Cub Club tokens in exchange for toys for siblings or friends.
- 2. Ask your parents, grandparents, and other relatives if you can do some chores in exchange for a little cash.
- 3. Bring in your piggy bank to VLFCU to cash in your coins. We have free counting machines at our branches in Norwalk and Hayes Ave. in Sandusky.
- 4. Color a picture, write a letter, create a chore coupon book, or find other free crafts to gift to relatives. Personalized gifts and spending time with family members create fun memories!

And what should you do if you receive money as a gift? Remember to deposit some, if not all, of it into your Cub Club Account so that it is protected and can earn interest! For every deposit of \$10 or more/day, you will receive a Cub Club token that you can exchange for toys, activities, or even a cash dividend in the future!



Complete this counting exercise (ask an adult for help if needed) and bring it into any VLFCU branch by December 23, 2025, to earn two Cub Club tokens.



SAVE



Help Sister Bear count the money in her Piggy Bank.

Name_____ Account Number_____ Age____







Pennies = _____

Dimes = _____





Nickels = _____

Quarters = _____



How much money does Sister Bear have in total?



Your lifestyle. Your banking. Connected.

P.O. Box 2257 Sandusky, OH 44871-2257







SHARE THE GUB GLUB

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

As a member you will receive:

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

