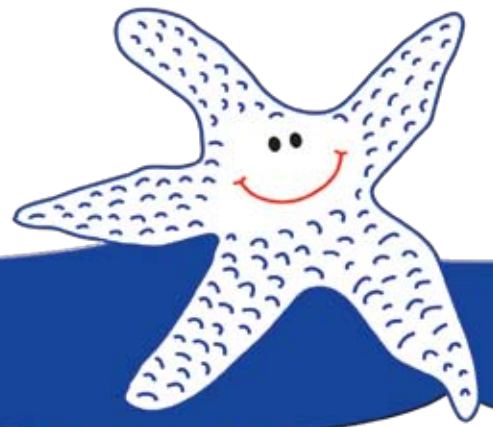


Sea Scoop



Kid's Klub Newsletter
From AllSouth



Winter '12

How To Play The Savings Game

Saving money can be fun, especially when you are saving for something special. Here's how it works. Each time you get money from an allowance, as a gift or for doing extra chores, don't spend it all. Put some of it away in a special place: a piggy bank, glass jar or a small box. One way is to collect your change at the end of every day and put it there. The most important thing is to not spend all of your money.



You'll be surprised at how
much you can **SAVE!**

Before you know it, your container will be full. You can then buy something you really want, but couldn't buy before because you did not have enough money. Or you can bring your money to AllSouth and put it in your Kid's Klub Account. By keeping your money in your account, you know it will be safe, and you'll earn extra money called dividends. You'll be surprised at how much you can save.

For Parents:

Here are a few winter tips, to keep your kids healthy and safe this season.

- Dress children in layers of clothing. If they get too warm, they can remove one layer at a time.
- If it snows, always remove wet clothing and boots immediately.
- Check for ice, so they don't slip and fall.
- Tell them not to put their tongues on cold metal. It's silly but some kids still do it. Even if they are tripple-dog-dared.

Just For Fun

Question: What has two hands but can't clap?

Answer: A clock!



boots	cold	frost	winter	jacket
mittens	scarf	skating	skis	sled
snow	snowball	icy	snowman	windy

Starfish Facts

Starfish are about 5 to 10 inches, and can weigh 11 pounds.

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© 2012 AllSouth Federal Credit Union. A quarterly publication for members of AllSouth Federal Credit Union's Kids Klub. All rights reserved. Your suggestions, comments and Klub activities are welcome and should be mailed to Sammy the Starfish. He is located at AllSouth, 6923 North Trenholm Road, Columbia, S.C. 29206.

Kid's Klub Accounts: 0.40% Annual Percentage Yield. Dividends are paid on balances of \$100 or more and are based on the Credit Union's earnings at the end of the dividend period and therefore cannot be guaranteed. Rates effective December 30, 2011 & are subject to change. Please call 1-800-272-0695 for the most current rates and terms. Federally insured by NCUA.