

Big Buck's Activities That Encourage Kids

To SAVE!



Big Buck says it is important to save a portion of the money earned by completing chores, earning an allowance or receiving money for a birthday. At Partner Colorado, we believe it's never too early to begin learning about the value of savings. Here are three ways to help kids learn and save, and have fun doing it, too.

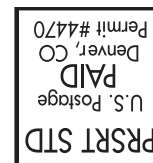
- **Play savings bingo:** Create a bingo card with different savings goals or actions, such as "Save a dollar," "Skip a treat day" or "Earn money doing chores." Each time a child completes one of these actions, they can mark it on their bingo card. Offer small rewards or prizes for getting bingo or filling in the entire card. This game makes saving interactive and encourages kids to set and achieve financial goals.
- **Craft a piggy bank:** Gather old jars, shoeboxes or other types of containers and let the kids unleash their creativity by turning them into personalized piggy banks. They can use paints, stickers, glitter or anything you have around the house to make them unique. Label each piggy bank with a specific savings goal, such as "Ice cream fund" or "Save for something big." This hands-on approach makes saving tangible and fun.
- **Create a goal-setting vision board:** Help kids create a vision board for their savings goals. Provide magazines, newspapers and art supplies so they can cut out pictures and words that represent their goals, such as toys, trips or future college plans. Display the vision board prominently so they can visualize their goals and stay the course. This visual approach makes saving feel tangible and exciting.

Help build savings habits that last a lifetime.



Power Savings: 5.50% APY*

Partner Colorado has a NEW Power Savings account that earns up to **5.50% APY**. This is a great way for kids to learn how to grow their savings with the power of earning interest! This can be used for an emergency fund or a family savings goal. Visit www.partnercoloradocu.org today to learn more and save for your child's future.



Deadline for entries is February 28, 2025



One child from each age group below will win a \$25 Visa® gift card.
2 yrs. and under | 3-4 yrs. | 5-6 yrs. | 7-8 yrs. | 9-10 yrs. | 11-12 yrs.

Drop off entries by February 28, 2025 at any Partner Colorado branch, or mail entries to: Partner Colorado Credit Union, 6221 Sheridan Blvd., Arvada, CO 80003, ATTN: Marketing Department. Winners will be chosen on March 4, 2025. Artwork will be enjoyed at our branch and will not be returned.

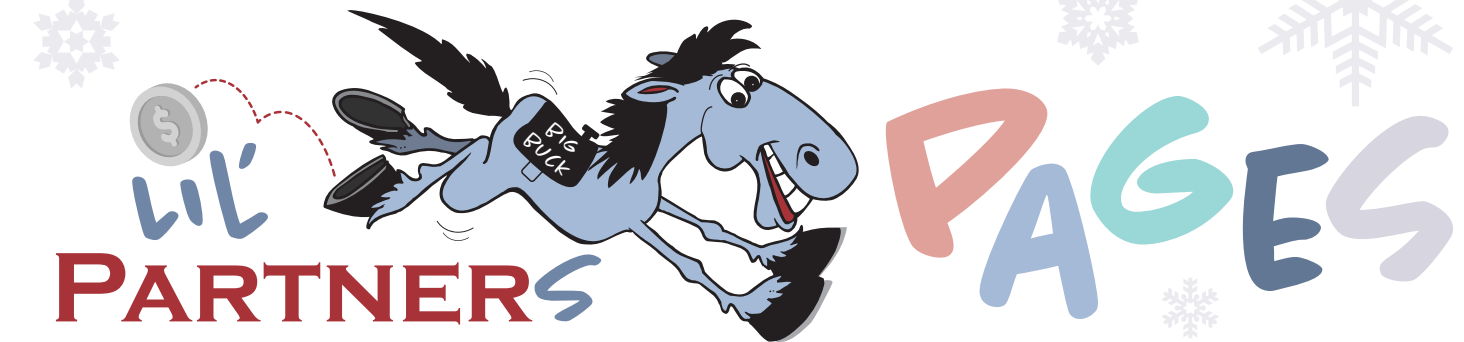
ENTRY FORM

Name: _____

Age: _____ Parent's Phone: _____

Lil' Partners COLORING CONTEST RULES: The contest is open to all eligible members of Partner Colorado Credit Union twelve (12) years of age or younger. Entries must be submitted by February 28, 2025 (no later than 5:30 pm MDT). Limit one (1) entry per child. Entries must be submitted with a completed entry form. By signing the entry form, you're giving Partner Colorado permission to use, publish, post or display the coloring for any purpose, including but not limited to advertising, promotional and publicity purposes, in all forms of media. The winners will be determined by a vote. Winners do not need to be present to win.

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Winter 2025

GLIDE INTO WINTER WITH OUR POLAR BEAR SLEIGH GIVEAWAY!

As winter blankets the world in a beautiful layer of snow, it's time to dive into a fantastic lineup of topics that are sure to keep you informed and entertained. First up, we'll tackle the important issue of identity theft—knowing how to protect yourself is essential for everyone, even kids! Then, let's discover some amazing polar bear facts and learn why these incredible creatures are rightfully known as the "Kings of the Arctic." Get ready to impress your friends with your newfound knowledge! Big Buck will share some savvy savings tips to help you and your kids make the most of your winter budget. Plus, when snow days leave you with nothing but time, we have some creative activities that will keep your spirits high and your creativity flowing! So grab a warm drink, snuggle up, and let's explore this chilly season together!



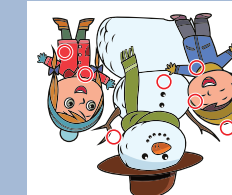
Slide on into any Partner Colorado Credit Union and make a deposit into your child's account, and we'll give them a **Polar Bear Sleigh**!

*One per child while supplies last.



FIND 7 DIFFERENCES

In this wintry scene, two kids are building a snowy friend. But not everything is as it seems! Look closely and see if you can find all the hidden details. Let the search begin!



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POLAR BEAR FACTS

Test your knowledge of polar bears by quizzing your friends on these facts.

Where do polar bears live? Polar bears are found in the frozen wilds of the Arctic, in Canada, Alaska (US), Greenland, Russia and Norway.

How big are polar bears? Adult polar bears can measure over 8 feet long and weigh around 1,500 pounds. Their huge size and weight make them the largest living carnivores (meat eaters) on Earth!

How do polar bears find food? These magnificent mammals have an incredible sense of smell which they use to track their favorite food, seals. In fact, their sense of smell is so good, they can sniff out prey from up to 10 miles away!

Do polar bears swim? Despite their size and bulk, polar bears are excellent swimmers and have been spotted in waters over 62 miles offshore. They can comfortably swim at around 6 miles per hour using their slightly webbed, 12-inch-wide paws like paddles in the water.



How do polar bears hunt? Although good swimmers, polar bears aren't quick enough to reliably catch seals in open water. Instead, they depend on the ice as a hunting platform. They wait near seal breathing holes or at the ice's edge for a seal to surface. They then snatch it from the sea and...gulp!

How do they survive in the Arctic? Polar bears are well adapted to survive in one of the harshest environments on our planet. As well as their thick fur, they have a layer of fat, called blubber, that insulates (protects) their bodies from the frosty air and near-freezing water. Polar bears also have black skin under their glistening coat, which helps them soak up the Sun's rays and keep warm.

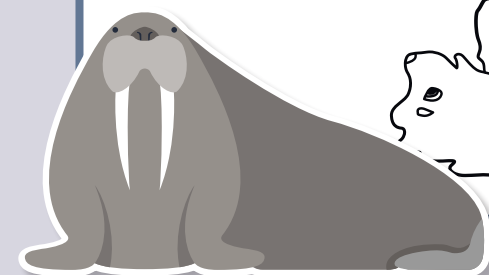
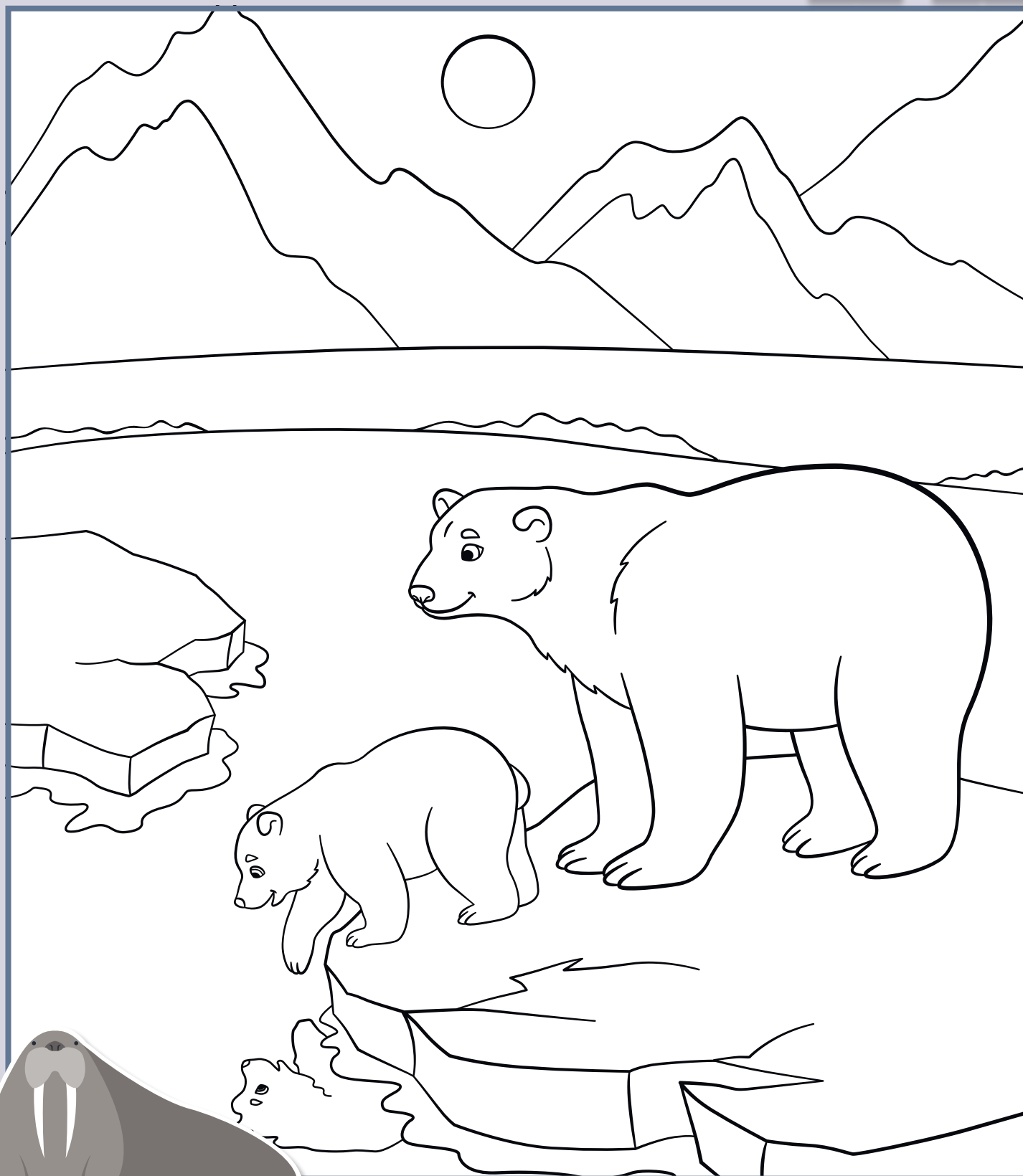
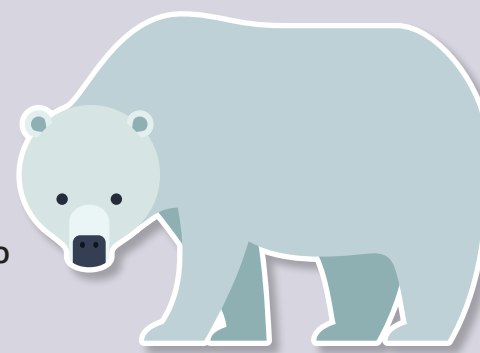
Why are polar bears white? Did you know that a polar bear's fur isn't white? It's actually transparent with a hollow core that reflects light. This helps the bears blend in with their surroundings—a useful trick, especially when hunting wary seals!

How big are baby polar bears? Female polar bears give birth to their cubs in snow dens (in November or December), where the family is protected from the harsh Arctic environment. At birth, the cubs are only around 12 inches long and weigh around 1.5 pounds—that's about the same as a guinea pig!

How long do the polar bear cubs stay with their mothers? The polar family emerges from the den four to five months later. The cubs will stay with their mother for about two years, during which time they learn the skills needed to survive in the Arctic.

COLOR THE KING OF THE ARCTIC AND WIN \$25!

Color the image below and you could be one (1) of six (6) Lil' Partners to win a \$25 prize! **Deadline for entries is February 28, 2025.**



SNOW DAY ACTIVITIES

When you hear the words "SNOW DAY", the children cheer, and the adults take a deep breath anticipating how to entertain a house of stir-crazy kids. Before your eyes ice over, scan through this list of indoor activities just right for a snow day.

- Set up an indoor obstacle course. Use buckets, blankets, balls and more to help your kids channel their inner ninja warrior.
- Play balloon tennis. Create paddles out of paper plates and popsicle sticks and try to keep a balloon in the air. It's harder than it seems!
- Be a snow-day hero and set up a laser-beam maze. All you'll need is yarn, some tape, and a hallway.
- Create and launch marshmallow catapults. Set up some targets and see how many you can hit!
- Craft a toy parachute. A plastic bag, a paper cup, and some yarn make a fine parachute.
- Paint with salt for a seasonal-themed snow day activity. Draw a design with glue on paper, then add salt for a cool 3-D effect.
- Google cardboard box crafts and activities. When it comes to occupying kids, nothing is quite as cheap, easy, and effective as an empty cardboard box.
- Make paper snowflake garlands. The possibilities are endless—remember, no two snowflakes are alike.
- Put on a play. Raid the dress-up bin to help everyone get into character.
- Build a fort. Spend the rest of the day cozying up in it.
- Set up a photo booth. Invite the neighbors over for this group snow-day activity.



PROTECT YOUR KIDS FROM IDENTITY THEFT



At Partner Colorado, we value your (and your children's) safety and provide resources to move you ahead. The thought of someone stealing your child's identity can be frightening, but there are some steps you can take to better protect their information.

Check your child's credit reports. Start by checking to see if your child has a credit report. If they do, that may be a red flag indicating possible identity theft.

Consider a free security freeze. A credit report will be created for your child, then frozen. Security freezes must be placed separately with each of the three bureau agencies (TransUnion, Equifax and Experian).

Consider a credit monitoring product. You can look for a credit monitoring product that allows you to add children and monitors their credit reports for activity.

Keep your child's documents in a safe place. This includes your child's Social Security card, birth certificate, medical insurance card, legal documents and passport.

Don't share your child's personal information unless it's absolutely necessary. Ask whether your child's doctor needs his or her Social Security number, or if you could provide the last four digits. If you must provide it to his or her school, ask how the information will be protected.

Educate your children about online behavior. Teach them about online privacy and security, and set rules for what information cannot be shared online.

If your child is a victim of identity theft, start by contacting the Federal Trade Commission (FTC) to report the ID theft and get a recovery plan.

Arctic Jokes

What do you call a polar bear without any teeth?
A gummy bear.

What is a polar bear's favorite cereal?
Ice Crispies.

What is a polar bear's favorite snack?
Brrrrritos.

What is the difference between a panda and a polar bear?
About 2,000 miles.

