

BLUE BUCKS KIDS CLUB

Save for your FUTURE!

One thing we hope you have learned from being a *Blue Bucks* member is that you should save for your future! Right now there are great ways to do this, such as CDs, savings accounts, checking accounts and more. But have you ever thought about the different ways there will be for you to save in the future?

If you look around you now, you will see that the banking world is continually developing and moving towards the future. One of the biggest changes to banking is the convenience. The ATM (automated teller machine) is a great example of this. Twenty years ago, most people would never have thought of being able to deposit and withdraw money from a machine. But today, there are millions of ATMs around the country, making it possible to bank without ever visiting your local bank teller.

Along with the invention of the ATM, came the need for ATM cards. On your ATM card is a magnetic strip containing your individual account information that allows the ATM to access your account, and you use a PIN (personal identification number) with your ATM card so the machine knows you are the person you say you are. In the future, ATM machines may be replaced with machines that can recognize you by scanning your eyes or the fingerprints on your hands!



Another big change in banking has been the ability to have money be in one place or account, and within a matter of minutes, moved to another place or account. Electronic Funds Transfers (EFTs) let people transfer money to pay bills without ever writing a check. EFTs also allow people to have their paychecks sent directly to their bank. This is called direct deposit. This beats having to deliver the money yourself, like in the past!

Something else to look forward to is a new plastic card called a "Smart Card". It may be the wave of the future for money. A Smart Card looks like a regular plastic credit card, but with one difference - it has a computer in it. It will move us closer to becoming a cashless society - a society that no longer uses coins and bills to do business. A Smart Card is like having your bank account in your hand. If you need to buy something, you hand over your Smart Card, and the price of whatever you are buying is automatically subtracted from the money in your account. Currently, they are being used on college campuses with great success. And speaking of plastic, who knows, one day U.S. paper money may be made of plastic so it lasts longer. It already is in Australia!

We will never know for sure what the future will hold for banking. One thing is for certain though, whether it be in your piggy bank, in a savings account or in your homemade futuristic, solar powered, plastic money making machine, it's always good to save!

Write the answers to the following questions on a 3"x5" index card and send it to:
 Capitol Federal Savings/Capitol Creative, 10300 W. 103rd, Suite 301, Overland Park, KS 66214, and you might win! One winner will be drawn at random from all correct entries. Only one entry per person. Entries must be received by February 13th, 2004.
 No purchase necessary.

PARENTS: Please write and sign one of the following statements on the back of the card: Yes, you have my permission to post my child's name, last initial and town in the next newsletter displayed on capfed.com. OR: No, please do not post my child's information in the next newsletter displayed on capfed.com.

1. What information does the black strip on the back of an ATM card hold?
2. What is it called when a paycheck is deposited directly into a person's account?
3. What country is already using plastic money in place of paper money?

Happy Holidays!

The Holidays are here, and it's time for our Holiday Kids' CD (Certificate of Deposit). Do you know what's so great about a CD? Here is a quick summary of what a CD is:

- A CD is great for saving
- You keep your money in for a certain amount of time (usually 3 months or longer)
- The longer your money stays in, the more money it makes for you
- You receive a document monthly showing how much money you have put into it



A CD is EZ!

Did You Know . . .

Poinsettias are named after America's first ambassador to Mexico, Joel Poinsett.



Do you notice all the **RED** you see when the holidays are here? A lot of that red you may see in your own house. Poinsettias (poy-n-zet-tee-uhs) are very beautiful plants that bring color and decoration to the holiday season!

Make your own paper Poinsettia:

Trace your hands on RED and GREEN construction paper. Cut out your hand tracings. Glue or staple a circle of green handprint tracings (fingers pointing outward) around the outside of a paper plate. Glue or staple the second circle of red handprint tracings (fingers pointing outward) just inside the first circle. Repeat this till you have a small circle remaining in the center. Glue a small circle of YELLOW construction paper in the center of the flower. Tadah!



Poinsettia Cookies { Have an adult help you with these. They are a bit harder, but you'll be so happy with the cool results! }

- 1 cup butter, softened
- 1 cup confectioner's sugar
- 1 egg, beaten
- 1 1/2 teaspoons almond extract
- 1 teaspoon pure vanilla extract
- 2 1/2 cups all-purpose flour
- 1 teaspoon salt
- Red decorating sugar, for decorating

Cream butter in a large bowl with an electric mixer. Add confectioner's sugar; beat well. Beat in the egg and extracts. Blend in the flour and salt. Form the dough into two flat balls and wrap them in plastic. Chill the dough well.

Remove one ball of dough from the refrigerator. Roll dough out on a lightly floured surface to 1/8 inch thickness. Cut into 1 1/2 inch squares, then cut from each corner of the square almost to the center. Turn over every other cut point to the center and press gently, forming a pinwheel (that's your poinsettia!) Sprinkle the center of each with red sugar. Repeat with the second flat ball of dough.

Preheat oven to 350 degrees. Place the cookies on a greased baking sheet and bake until very lightly golden, about 8 to 10 minutes! Enjoy your delicious flower, or wrap a few in a box and present them as gifts.

EVEN you can do it!


Circle all the letters that have an even number next to them. Then write these circled letters, in the order they appear, in the blank spaces below to discover what you can do for the NEW YEAR!


(Answer is at the bottom of the newsletter if you need help.)

⁵ H	² S	⁷ R	⁸ E	² T	¹¹ W
⁶ A	³ Q	¹⁵ Z	²² S	²⁶ A	¹⁴ V
¹ M	²⁷ X	¹⁰ I	¹⁹ P	²⁰ N	²³ C
¹⁶ G	¹² S	³¹ B	⁴ G	²¹ M	²⁴ O
¹⁷ C	¹³ R	¹⁸ A	²⁵ W	²⁸ L	⁹ X

Here's a fun way to do that! Write down something you want. Then under that, write how much it costs. Find out how much you have in savings now. Subtract that from how much the item costs and write that down under how much more you need so you can buy that item. Keep track of your savings, and add to them whenever you can. Soon you will reach your goal!

Here's Earnie's savings goal sheet:




 I want to save money so I can buy a scooter.
 This item costs \$ 32.00.
 I have \$ 12.25 in savings now.
 I need \$ 19.75 more before I can buy it.

Fun with Money!

What you need: Two small paper clips
A dollar bill

What to do: Loosely fold the bill into thirds and place the paper clips at the top as shown. Take the bill in two hands and quickly pull the ends outward. The paper clips will fly off the bill and will be clipped together.

How it's done: By pulling on the ends, the two clips are forced together and interlock. Cool!

1.



2.



Are you visiting friends and family out of town for the holidays? Make the trip a fun one by playing a game. Try one of these for starters ...

Letter Getter!

You can play by yourself and see if you can beat your score each time, (one point per each item) or play with someone else in the car and see who gets the most items.

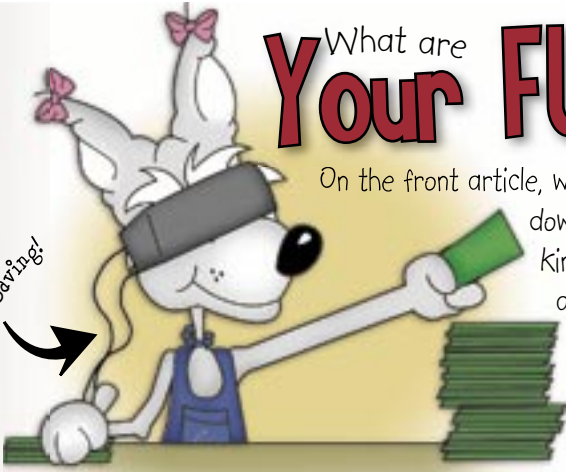
Pick a letter, any letter. Now for 5 minutes, write down everything you see out the window that begins with that letter. For example, if you pick the letter "R", you could list roof, railroad, rabbit, red car. Enjoy and have a safe trip!

Road Sign B-I-N-G-O!



As you travel, look for these road signs. When you see one, put an X over it. The object is to get three pictures up, down or across in a row. Color them when you are done, and write down what you think each sign means.

Cyber Saving!



What are Your FUTURISTIC Ideas?

On the front article, we talked about banking in the future. On a 3x5 card, write down what YOU think banking will be like in the future. What kinds of machines will we use? What will money be made of and why? Send your ideas to Capitol Creative/Capitol Federal, Suite 301, 10300 W. 103rd, Overland Park, KS, 66214. Let us know if we can post your ideas in the next newsletter! Be creative!

Yummy Winter Snack Attacks!

- 1 cup powdered sugar
- 1 cup peanut butter
- 1/3 cup milk
- 1 teaspoon vanilla
- 1 1/2 cups Quaker Oats (quick or old fashioned, uncooked)
- 1 cup granola cereal
- 1 1/4 cups Nestle Toll House Peanut Butter and Milk Chocolate morsels

In a large bowl, combine the powdered sugar, peanut butter, milk and vanilla; mix well with a wooden spoon. Stir in oats, granola and morsels; mix until cereal is completely coated. Roll and press cereal mixture into one-inch balls; place on waxed paper-lined cookie sheets. Let stand until firm. Store in a tightly covered container in refrigerator. For even more yummy treats, melt the remaining morsels in a microwave oven on medium high heat for about 20 seconds; stir. Dip half of each cookies into melted morsels. Place on waxed paper. Refrigerate until firm. Cover tightly and store in refrigerator. Great treats to cure those winter snack attacks!

U C the letters?

Throughout the newsletter, the words "letter" or "letters" were used many times. Count the number of times you see the words "letter" or "letters". To be entered into a drawing for a cool prize:

- 1) Complete the entry form to the side.
- 2) Have your parents sign and check the bottom section of the form.
- 3) Mail the completed form by February 13th, 2004 to: Capitol Federal Savings/Capitol Creative, Suite 301 10300 W. 103rd, Overland Park, KS 66214

No purchase necessary.

Parents:

If your child should win a contest, please let us know if we have your consent to post your child's first name, last initial and town in the next newsletter displayed on capfed.com! Thank you for your time!

Your Name: _____

Your Parents' Names: _____

Address: _____

City, State, Zip: _____

Phone Number: _____

How many times do you see the words "letter" or "letters"? _____

Yes, you have my permission to post my child's name.

No, please don't post my child's name.

Signature: _____

(parent or guardian)