

# THE TREASURE CHEST

APCI Federal Credit Union | Spring 2025 Kids Klub Newsletter



## A SNAPSHOT OF TOP MONEY-SAVING TIPS



With so many cool gadgets, clothing items and other temptations out there, it can be tough to save money when you'd much rather be spending it. But saving money is necessary if you ever want to be able to make a larger purchase, like a bike or computer (or, later in life, a car or home). Check out the tips below for practical advice on how to improve your saving skills.

### ??? FOCUS ON THE WHY.

Saving is much easier when you know why you're saving. Whether it's for college, a smartphone or something else entirely, write down your reason for saving – and refer to it whenever you feel tempted to spend.



### RECRUIT YOUR FRIENDS.

Tell your friends about your goal to save money and invite them to set their own savings goals. You'll find that saving is a whole lot more fun when you aren't doing it alone. Plus, you and your friends will be able to share helpful money-saving tips and tricks with one another.



### AVOID TEMPTATIONS.

What makes you want to spend money? Is it the candy aisle at the grocery store? Or a certain store at the mall? Or even a commercial on TV? Try to identify your money weaknesses and do everything you can to avoid those temptations.



### MAKE YOUR MONEY INACCESSIBLE.

You can't spend cash that isn't readily available to you, so consider stashing your savings in an account at the credit union. You'll have peace of mind knowing your money is safe, and you'll also earn interest – meaning your money will earn you more money!



### TRACK YOUR PROGRESS.

Periodically check in on your savings, either by counting your cash at home or having a parent help you review your monthly account statement. When you see how much money you've already saved, you'll feel motivated to continue striving for your goal.



## PEANUT BUTTER LASAGNA

Recipe from [tasteofhome.com](https://www.tasteofhome.com)

### Ingredients:

- 20 chocolate cream-filled chocolate sandwich cookies, divided
- 2 tablespoons butter, softened
- 1 package (8 ounces) cream cheese, softened
- 1/2 cup peanut butter
- 1-1/2 cups confectioners' sugar, divided
- 1 carton (16 ounces) frozen whipped topping, thawed, divided
- 15 miniature peanut butter cups, chopped
- 1 cup 2% milk
- 1 package (3.9 ounces) instant chocolate fudge pudding mix

### Directions:

1. Crush 16 cookies and mix them with the butter. Press this mixture into an ungreased 9-inch square dish, then set it aside.
2. In a large bowl or stand mixer, beat the cream cheese, peanut butter and 1 cup of confectioners' sugar until smooth. Fold in half the whipped topping. Spread this mixture over the crust, then sprinkle the chopped peanut butter cups over the top.
3. In another large bowl (or clean stand mixer), beat the milk, pudding mix and remaining 1/2 cup confectioners' sugar on low speed for two minutes. Let it stand for two minutes, or until soft-set, then fold in the remaining whipped topping. Spread the cream topping over the peanut butter cups.
4. Crush the remaining cookies, and sprinkle them over the top. Cover and chill for at least three hours before serving.



# FUN MONEY EXPERIMENTS

Think you have to be a scientist to conduct exciting experiments? Think again! Below, we've listed some fun money experiments that anyone can do. So put on your imaginary lab coat and get ready to make some incredible discoveries!

## Experiment #1: ROAD RULES



Ever wonder how much money it costs to go on a family road trip? Don't just guess – find out!

Simply bring a notebook with you on your next family outing and write down every time you see your parents hand over cash or a card to pay for something. Be sure to ask your parents for the amounts so you can make note of those, too. At the end of the day, get some help adding up the total cost. You'll see that gas, meals and activities aren't cheap!

## Experiment #2: CUTTING COUPONS



Find out how much money you can save at the grocery store when you shop with coupons. First, help your parents cut and collect the coupons. Then assist your parents in finding the correct items at the store. After you go through the checkout line, ask for the total amount you saved thanks to your coupons. You may be surprised at the amount!

## Experiment #3: THE CHANGE GAME



They say every penny counts, but you might be skeptical about whether coins can ever amount to much. Put this theory to the test by placing all the coins you find or receive in a piggy bank or special jar. After a few months have passed, take them to your financial institution and deposit them into your Savings Account. Make sure you ask for the total amount – or try to guess! It's amazing how much a few coins here and there can add up to!

## KIDS KLUB XAVIER LOOT BOOK KLUB

Register your Kids Klub Member to participate in our 2025 Kids Klub Xavier Loot Book Klub Program by April 30. All registered Kids Klub Members will receive a book in the mail, courtesy of Xavier Loot, in the spring and fall of 2025.\*

There are two ways to sign up for the 2025 Xavier Loot Book Klub:

- Enroll by April 30, complete the sign-up form and mail to:  
**PO Box 20147, Attn: Marketing, Lehigh Valley, PA 18002-0147.**
- Email [communications@apcfcu.org](mailto:communications@apcfcu.org) with the sign-up form information.

### 2025 Kids Klub Xavier Loot Book Klub

**Child's Name** (Please Print):

\_\_\_\_\_

**Custodian's Name** (Please Print):

\_\_\_\_\_

**Age Group for Books** (Circle One):

5 – 8 years old

9 – 12 years old

\*Kids Klub Book Klub Members must be between the ages of 5 - 12.



## START SAVING TODAY

**Deposit money to your APCI FCU account between April 14 - 18, 2025, and help us celebrate Credit Union Youth Week.**

Remember, when you deposit money into your Savings Account, you earn dividends. Dividends are like interest; it is the money you are paid for keeping money in your account. Saving today will help to make your dreams come true!

**Parents and Guardians:** Encourage your child to keep saving by depositing \$10 or more during Youth Week, and they will automatically be entered into a drawing to receive a \$25 credit to their account.<sup>1</sup>

Deposits can be made through our APCI eBanking Mobile App using the APCI eDeposit service, in person at the credit union, or by mail to APCI FCU, PO Box 20147, Lehigh Valley, PA 18002-0147.



<sup>1</sup>One entry for any deposit of \$10 or more per eligible member per day. One winner will be selected on or about 4/30/25 and will be notified. Member accounts must be open and in good standing to receive the incentive. The winning entry will receive \$25 deposited into their Primary Savings Account no later than 5/19/25. Mailed deposits must be received no later than 4/18/25. Immediate family and household of APCI FCU staff and volunteers are not eligible. Member incentives that are paid for opening a new account or for making a deposit into an existing account are subject to 1099-INT reporting requirements. If incentives paid plus any dividends paid to you total \$10.00 or more, you will receive an IRS 1099-INT form for the current tax year. Any applicable taxes are the responsibility of the member.