

WELCOME-A-SAURUS

KIDS CLUB



CREDIT UNIONS
BUILD
A BETTER
WORLD™

OCTOBER
2011

INTERNATIONAL CREDIT UNION DAY

THURSDAY, OCTOBER 20

Lots of people around the world belong to credit unions just like United Financial Credit Union. Do you know why? Because credit unions work hard to help build a better world for our members and for our communities. That's why every year thousands of credit unions and millions of credit union members celebrate International Credit Union Day!

This year we will be celebrating October 17-22 with free refreshments and free coin counting, so ask your mom or dad if you can visit the Credit Union to celebrate with us. You can even bring in your saved coins, and we will count them for you for free!*

**REFER A FRIEND TO UNITED FINANCIAL
AND YOU WILL BOTH RECEIVE \$10!****

*Coin must be deposited into United Financial account.
**download coupon on the website.

CALLING ALL ARTISTS!
JOIN OUR COLORING CONTESTS!

How would you like to join one or all of our coloring contests for your chance to win some great prizes! We will have one winner per office each month. Stop into the office or visit our website for your coloring sheet. So, join the fun, and show off your artistic side!



HAPPY HALLOWEEN!

Are you a trick-or-treater? Be sure to stop by the Credit Union starting October 1st so we can treat you to your own Halloween goodie bag - while supplies last!

SANTA IS COMING!

Dec. 10th 10:00am - 12:00pm
Saginaw Township Office
4685 State Street

Stop by to tell Santa what you want for Christmas and to get your picture taken with him!

UNITED FINANCIAL CREDIT UNION

Locations in Bridgeport,
Saginaw, Chesaning,
Freeland & Auburn

989-777-3620
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www.unitedfinancialcu.org



HOLIDAY TREATS

Making these holiday treats with mom or dad will be as much fun as eating them! Try one for each holiday - which one makes your taste buds do a little jig?

Halloween- Chocolate Toads

Ingredients - 1/2 cup chocolate chips, 2 tsp. butter or shortening, 24 gummy frogs



Instructions - In a saucepan or double-boiler, melt the chips and butter. With a clean paintbrush, lightly paint the melted chocolate onto the tops of the gummy frogs. Set onto a wax paper-lined cookie sheet to dry. Once dry, store in an airtight container. Makes 24.

Thanksgiving- Sweet Turkey Treats

Ingredients - Sandwich cookies, Icing, Whoppers candy, Candy corn



Instructions - Use half a sandwich cookie for each turkey body and an entire cookie for each tail, then use a dab of icing to affix the whoppers as the heads and candy corn as the feathers and beaks. Pipe on icing eyes.

Christmas- Jelly Bean Christmas Trees

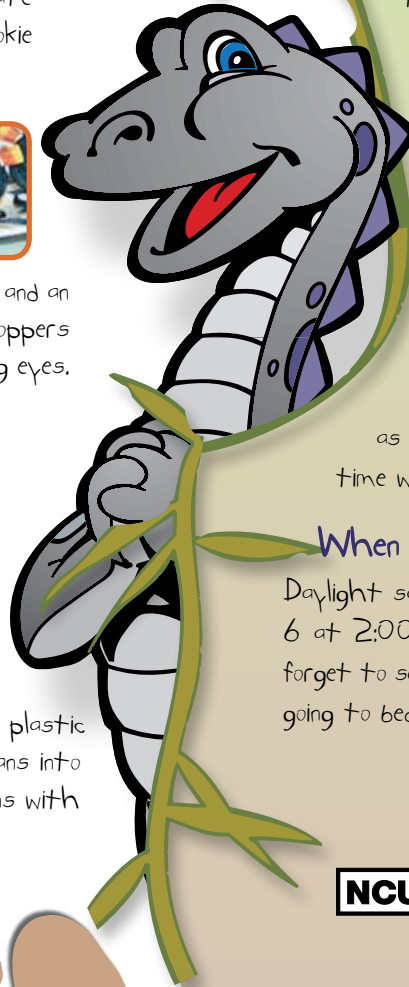
Ingredients

1 dozen 12-inch plastic decorating pastry bags (available at party supply stores)
4 cups green jelly beans
1 cup total yellow, white, and red jelly beans
Tape and 12 brown pipe cleaners



Instructions - Place a few yellow jelly beans in the tip of the plastic decorating bag. Then carefully pour about 1/3 cup of green jelly beans into the bag. For lights and ornaments, you can mix the green jelly beans with yellow, white, and red. For the tree's trunk, tape the bag shut and twist a brown pipe cleaner around the base. Trim off the excess plastic. Makes 12 trees.

See You Later!



Spring Forward, Fall Back

Have you ever heard your mom or dad talk about setting the clocks ahead one hour in the spring? It's called springing forward to daylight saving time. When we set the clocks back in the fall it's called falling back to standard time. Daylight saving time, standard time- it all sounds so confusing, and why do we do it anyway?

Why change the time?

By setting our clocks ahead one hour in the spring, we shorten the period between the time the sun goes down and bed time. That means we don't use our lights, heaters and air conditioners as much by observing daylight saving time we save energy!

When do we "fall back" in 2011?

Daylight saving time ends Sunday, November 6 at 2:00 a.m., so don't let your parents forget to set the clocks back one hour before going to bed Saturday night!



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