

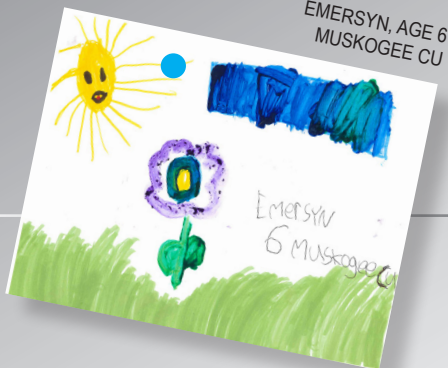
WINTER 2026



PEE WEE[®]

AND FRIENDS

FRIDGE Art



JOSIE, AGE 10
RICHLAND FCU

Hey Kids,

I hope everyone had a good holiday season! I enjoyed time with family and friends and am back in school now to start the second half of the year. Speaking of school, last time I asked you to tell me what your favorite part of school had been so far. Some of you were still enjoying the last warm days and some mentioned grammar, Spanish and volleyball! Thank you so much for the new artwork for my fridge. Speaking of learning new things, check out the back where I answer one more money question about debit cards. I'm all out of money questions to answer now so please send more. I hope you're able to do some fun things this winter!

Your Friend,

Pee Wee

Money Jokes

How does a cow balance her checking account?

With a cow-culator!

Why is money called dough?

Because everybody kneads it.

Why did the student eat a dollar bill?

Because his mom told him it was lunch money.

If money doesn't grow on trees, then why do credit unions have branches?

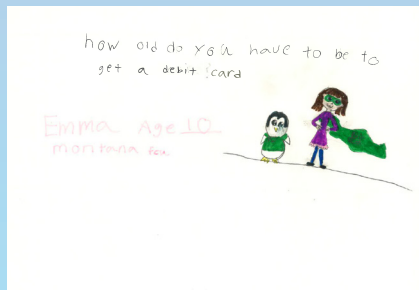
Coloring Contest!

Want to win a cool prize? Tell me what you'd like to know about money matters (include a drawing) and send it to me by February 15th. You will be entered to win a cool prize. And who knows...maybe I will even put your picture on my fridge and write an article about your question! Mail your picture to me at: Pee Wee Penguin, c/o DakCU, 2005 N. Kavaney Dr., Ste 201, Bismarck, ND 58501. Be sure to include your first name, age, and credit union!



YOUR MONEY QUESTIONS

Awhile back, I asked you what you'd like to know about money matters and you sent in some great questions. This is the final question from that batch, but I'd love to answer more for you! See the front about how to send your questions to me. This one comes from Emma at Montana Federal Credit Union.



Q: How old do you have to be to get a debit card?

At the time Emma wrote this question, she was age 10 but should be about 13 now. With a parent or guardian opening a joint teen checking account, Emma is likely able to get a debit card now at age 13, depending on her credit union's teen checking account structure. As a teen learns more about money management, these debit cards are likely to have spending limits, no fees, easy transfers and monitoring to help teens ease into independence. Practicing money management can help teach about the value of money and how to budget for financial goals.

CONNECT THE DOTS

Connect the dots to discover one of the most beautiful parts of winter!

