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Coloring Contest!

Want to win a cool prize? Draw a picture of your favorite thing about being a credit union member and send it to me by November 15th. You will be entered to win a cool prize. And who knows...maybe I will even put your picture on my fridge! Mail your picture to me at: Pee Wee Penguin, c/o MASC, 2005 N. Kavaney Dr., Ste 201, Bismarck, ND 58501. Be sure to include your name, age, and credit union!

Hey Kids,

From the looks of your drawings, you've all had a summer to remember! Thank you for sending them in as they really brighten up my fridge. I did some of the same fun things that you did - camping, going to the lake, fishing, hanging out at the park and much more! Fall is full of fun things to do as well and includes International Credit Union Day (more about that on the back)!

Credit unions around the world have continued to help people in their time of need during this health crisis and we will celebrate credit unions on October 15, 2020, for International Credit Union Day. You can be proud to be a member of a credit union. I know I am!

Your Friend,

Pee wee

Money Jokes

Where can you always find money? In the dictionary.

Why did the woman go outdoors with her purse open?

Because she expected some change in the weather.

How is the moon like a dollar?

They both have 4 quarters.



THE CREDIT UNION DIFFERENCE

Your credit union is a different kind of financial institution. We'll celebrate that difference this fall on International Credit Union Day, October 15, 2020.

Here are some facts about the history of credit unions:



- The credit union idea started as a simple idea of people pooling their money and making loans to each other.
- The first true credit unions were created in the 1850s in Germany.
- The idea spread to communities around the world. In the early 1900s, a credit union started in Canada and the idea soon spread to the United States.
- International Credit Union Day has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences.
- You are now one of the 274 million credit union members in 118 countries!

5 FACTS ABOUT COINS

You may have noticed that some places have had a shortage of coins lately. Though there is an adequate overall amount of coins, circulation of those coins has slowed. Here are some interesting coin facts!

1. THE NICKEL HAD A GROWTH SPURT



The first five-cent pieces were small. They were called "half dimes" because they weighed exactly half as much as a dime. Since they were hard to handle and easy to lose, they were replaced with today's nickel.

2. SPECIAL QUARTERS



For 10 years starting in 1999, the United States Mint 50 State Quarters Program released a quarter design for each of the 50 states. The states were honored in age order with the oldest first.

3. OUR CHANGE HAS CHANGED!

Designs have changed, but so have coin materials. The first coins were made of either gold, silver or copper. In today's coins, copper is the only one of the metals still used, and in very small amounts. We also use nickel and zinc.

4. THERE WAS A LOT OF HORSING AROUND AT THE EARLY MINT

In the early Mint, the power came from real horses! Yes, harnessed horses were one way the machines got the energy to make coins.

5. COINS CAN GET LOW GRADES

Coin collectors grade coins on a scale of 1 through 70. The coin's grade depends on its condition.

