

WINTER 2022



# PEE WEE® AND FRIENDS

## FRIDGE Art



ALAYAH, AGE 7  
NORSTAR FCU

AVARY, AGE 10  
MUSKOGEE FCU

JOVI, AGE 5  
NORSTAR FCU

KIRA, AGE 7  
NORSTAR FCU

Hey Kids,

Your pictures tell me that you've had an enjoyable fall spent outside raking and playing in the leaves, picking out pumpkins and taking pets for walks. Have I told you how much I enjoy hanging them on my fridge? I had a great fall as well but now we're into my favorite season - winter! Being a penguin and all, I feel right at home with the colder weather.

Not everyone loves the colder weather like me so it's nice to have modern conveniences at the credit union such as drive ups, ATMs and online account access. Have you ever watched your parents pay bills or move money to different accounts using only their computer or phone? I'll tell you more about it on the back!

Your Friend,  
*Pee Wee*

## Did You Know?

**Inside and out, our change has changed.**

Not only have our coin designs changed over the years, but our coin materials have changed too. The first coins were made of either gold, silver, or copper. In today's circulating coins, copper is the only one of the metals still used, and in very small amounts. We also use nickel and zinc.

[www.usmint.gov](http://www.usmint.gov)

## 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 MASC, 2005 N. Kavaney Dr., Ste 201, Bismarck, ND 58501. Be sure to include your name, age, and credit union!



# HOW DOES IT WORK?

You've probably watched an adult in your life use online or mobile banking. Adults can pay bills, transfer funds, apply for a loan, deposit checks and verify transactions and account balances. It's a convenient way for them to handle their accounts on their own schedule and avoid the cold if needed!

Let's say a bill needs to be paid. Money is electronically transferred from a sender to a receiver. The payment goes out through a network and moves the money from the sender's account to the receiver's account.



Most likely, your parents are paid electronically as well! It's called direct deposit and when it's payday, their paycheck is directly deposited into their account. It all works by moving data, not physical money. This is just a small sample of the things that can now be done electronically.

FIND

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DIFFERENCES

