



SPRING 2025

Hey Kids,

Happy Spring! Even if there's still snow on the ground where you are, soon spring will be here. Last time I asked you to tell me what you want to know about money and I'm loving all the questions you sent in, along with beautiful new artwork for my fridge! Some of you were curious where your money goes when you hand it to a store cashier or bring it to the credit union, and others wondered how it's printed and why it's green. Yet another wondered how credit cards work and I answer that on the back! Watch for more answers in the future!

Your Friend,

Pee wee

Did You Know?

The Mint makes new coins each year, but they make up less than 20% of the total coins in circulation. More than 80% comes from people re-using coins to pay for goods and services.

Source: www.usmint.gov

Coloring Contest!

Want to win a cool prize? Tell me, what is your favorite part of visiting your credit union? Include a picture of your answer and send it to me by May 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 DakCU, 2005 N. Kavaney Dr., Ste. 201, Bismarck, ND 58501. Be sure to include your name, age, and credit union!

YOUR MONEY QUESTIONS

Last quarter, I asked you what you'd like to know about money matters and you sent in some great questions. This one comes from Elly at Montana Credit Union.



Q: How does a credit card work?

A credit card looks the same as a debit card but they work differently. A debit card deducts money from your account to pay for things, rather than using cash. A credit card is essentially a loan. You can use it to borrow a fixed amount of money (your credit limit) to be paid back. Credit card users can pay it back in full each month to avoid any interest charges or may choose to make the minimum payment until it is paid off. When you use it at a store, the information is sent electronically to your credit union and added to your balance. You will receive a statement each month showing the charges and the balance due.

SPRING CROSSWORD PUZZLE

