

Synergy Cents



From the desk of *Penny D. Pelican*



Do you know that when you save, you can help someone else? That's how a bank works. Customers just like you keep money at the bank to earn interest. That means you get extra for keeping your money at the bank.

The cash you're saving doesn't just stay in the vault at the bank along with all the other customers' money. Until you come back to get some of your savings, the bank lends some of this money to those who need a loan. A loan is when you borrow and promise to pay it back along with something extra -- interest.

The bank uses this interest to pay all those great customers who save at the bank just like you. Not only will you be saving money and making more through interest, but you may help a person start a business, build a house, or go to college. By saving, it helps you and all those around you.

Synergy Bank is a community bank which means we work hard to help all those in our area. You can be a big part of that by saving today. Remember, one day you'll want to buy a house or start your own business.

Come visit me anytime at banksynergy.com/penny

Getting The Most For Your Money

It's always fun to spend money on something special that you have saved for. And, you can still buy fun things for less money than you think, even learning something new along the way.

For example, you could use your money to buy a movie or even pay to go to see a movie at the theater. Both of these can cost more than you want to spend. Instead, try renting a movie including some that are as low as \$1. Plus, you can learn how to make your own popcorn at home. For less than \$5, you can purchase corn kernels, butter, and other special ingredients. With your parent's help, you

can create fun types of popcorn you've never had before. While it still cost some money, you spent less than you planned and learned a new skill along the way.

Have you ever bought a game that you only played a few times then it wasn't so fun? Try looking at thrift stores and yard sales like a scavenger hunt for fun games, movies, books, and other stuff that you can get for less. You'll still have fun and using a used game is a little bit like recycling. If you have used video games, some stores will actually pay you for those used games.

Lastly, if you like to read there are plenty of ways to get inexpensive reading material. Libraries are a great way to have thousands of books for you to read without having to pay. You can even check online to see if your local library has certain books in stock. If you go to the library, they also keep magazines on hand each month. The internet is also a great place to read for free.

Think of ways you can save some money by thinking "outside the box". Share what you find with friends so you can save together.

The New \$100 Bill

The newly designed 100 dollar bill is set to make its circulation debut early next year. To help fight counterfeiting the new bill has some cool new security features. Here are just a few:

3-D Security Ribbon

Tilt the note back and forth while focusing on the blue ribbon. You will see the bells change to 100s as they move. When you tilt the note back and forth, the bells and 100s move side to side. If you tilt it side to side, they move up and down. The ribbon is woven into the paper, not printed on it.

Bell in the Inkwell

Tilt the note to see the color-shifting bell in the copper inkwell change from copper to green, an effect which makes the bell seem to appear and disappear within the inkwell.



Penny Word Find

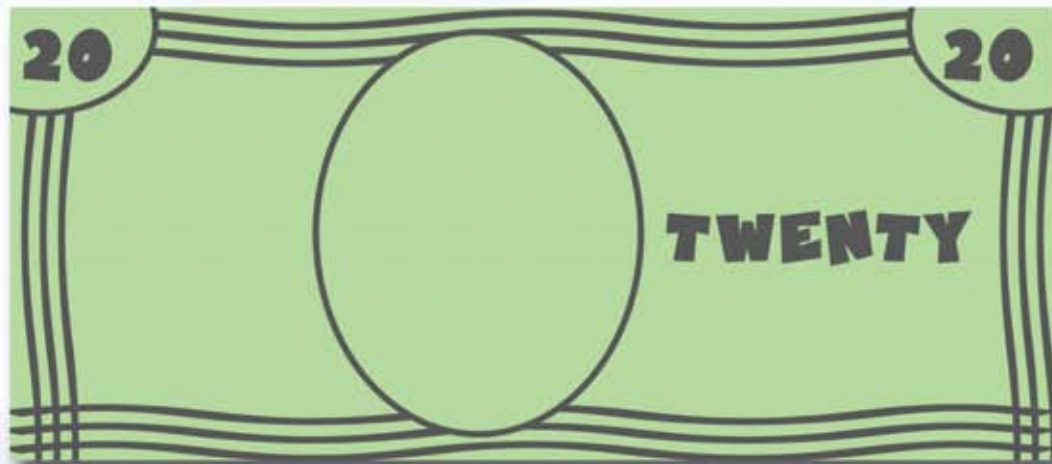
C	V	L	U	E	Z	E	F	Y	C	P	X
X	O	S	O	Z	T	R	K	T	O	G	S
X	R	U	G	A	A	Q	H	F	M	J	T
B	F	I	N	N	N	G	V	I	M	K	I
Q	N	O	K	T	I	S	B	R	U	L	F
G	D	L	P	Z	E	V	H	H	N	H	Y
W	I	K	Z	X	Z	R	A	T	I	D	S
N	E	Z	X	H	E	E	F	S	T	D	M
Y	T	I	R	U	C	E	S	E	Y	I	S
Q	W	S	C	G	Z	Q	V	V	I	M	V
J	D	X	O	J	O	J	H	F	M	T	S
K	A	S	A	S	A	G	L	H	U	T	C

Community
Counterfeit
Donate
Franklin
Kasasa
Loans
Savings
Security
Thrifty

Look for the solution at www.banksynergy.com/penny

Make Your Own Note

The United States Bureau of Engraving and Printing is always coming up with new designs for our money. Here's your chance to design your own note. You can add your own picture, write your own serial numbers, and any phrases you may want to add. After you're done, have an adult help you cut out your note and you can pretend like you're the next famous person on US money.



Parents Corner

Though they are still young, it's never too early to teach your children the importance of saving and how it can affect their financial future. More than ever, children have come accustomed to seeing us using a credit or debit card to purchase everyday items. Children are intuitive and will quickly correlate the simple swipe of a card to getting the things they want most. Using the most simple of explanations, it would be good to show your child just how those credit and debit cards work. Show them when you get a statement in the mail requiring payment on a credit card or your online banking for debit card purchases. Perhaps even show them a particular purchase used for a toy or game and explain that swiping the card doesn't necessarily pay for that item. Your money is just transferred to those stores through the card. With just a little bit of new information your child may be a little more understanding the next time they want a toy or game and say "just use your credit card."



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