

# COOL CASH CHRONICLE

Northern Paper Mills Credit Union

[www.npmcu.com](http://www.npmcu.com)

Winter 2010

## Please Pass the Word!

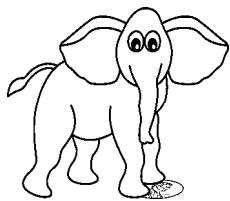
When you find a cool new video game, do you tell your friends? Or how about when you discover an awesome ice cream flavor? You let your friends in on the news because it feels good to share. Here's some more news to share: everyone in your family can join NPM Credit Union. Let your family members know how much fun it is to save at the credit union. Once they stop in, they will learn about other ways the credit union can help them. They will find out about easy ways to make their savings grow. So pass the word. You will feel good about it. And so will your family members.



## Cool Facts

### About Money

- A stack of \$1 bills one mile high would contain over 14 million bills.
- If you had 10 billion \$1 bills and spent one of them every second of every day, it would take 317 years for you to run out of money.
- Have you ever wondered how many times you could fold a \$1 bill before it would tear? About 4,000 double folds (first forward and then backwards) are required before a note will tear.



NPM Credit Union will be **CLOSED** for Presidents' Day and Staff Training

**Monday,**

**February 15, 2010**

Continued training helps us provide the best quality of service to our members.

## Saving is Fun

It's fun to tuck away treasures in special places. You know that they are safe there. That's why it's fun to bring your money to the credit union. We put the money in your share savings account. It's safe and there



**SAVE and watch your Share Account grow!**

is a bonus. Your money earns money, called dividends. When you save even a little money every month, it grows and grows. It's so much fun to see it grow, you will want to do it for your whole life. Saving is a great habit to get into. That's because when you want to buy something, you may not have enough money in your pocket. But if you have been saving, you will be able to buy it. But remember, the longer you leave the money in your share savings account at the Credit Union, the more it will grow.

**Don't forget to save at NPM Credit Union!**

**googolplex**  
FOR STUDENTS

Check out  
[www.npmcu.com](http://www.npmcu.com)  
and **Googolplex!**

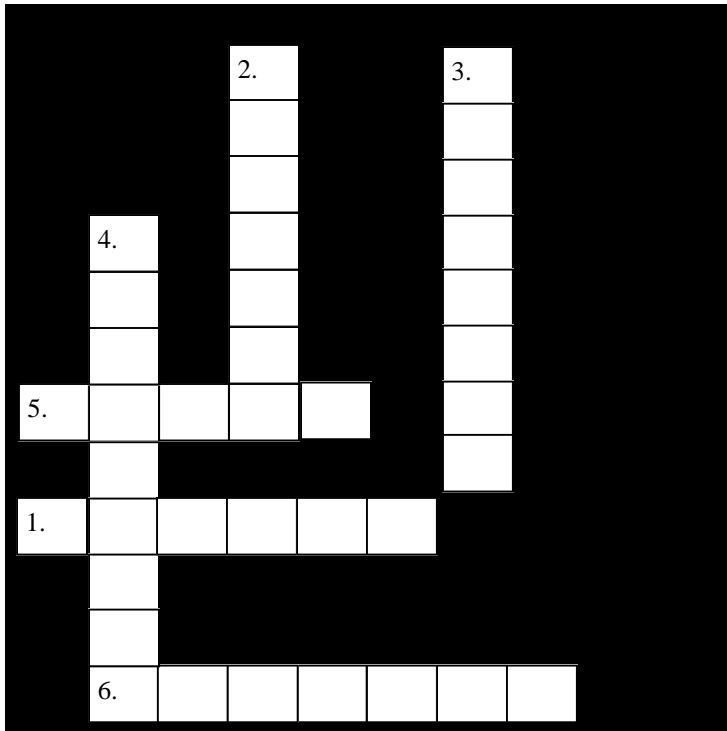
# Coin Trivia



*How long does the average coin last & what happens to worn-out coins?*

Most coins can circulate for about 25 years before they become too worn to be used anymore. That's a long time when you consider that the average dollar lasts for only 18 months.

The United States Mint recycles worn-out coins it receives from a Federal Reserve Bank. The Mint then sends any usable metal that's recovered to a fabricator, who turns it into coinage strips for new coins.



**ACROSS:**

- 1. When you set money aside, you are \_\_\_\_\_ it.
- 5. Pretty much everything you need, want or do requires what?
- 6. \_\_\_\_\_ money at a job is the first step towards being on your own.

**DOWN:**

- 2. Sometimes you expect this, sometimes you don't. Either way it would require money. It's an \_\_\_\_\_.
- 3. When you buy something, you are \_\_\_\_\_ your money.
- 4. Money you get from your parents for doing chores around the house is called \_\_\_\_\_.

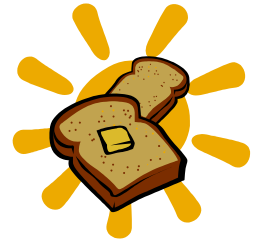
**ANSWERS:**  
 1. Saving 2. Expense 3. Spending  
 4. Allowance 5. Money 6. Earning

# Kids Cooking Corner

Submit your favorite recipes and have it printed in the newsletter or on the kids webpage! Recipes for the upcoming seasons are always welcome! Please have an adult help you.

## Fabulous French Toast

- 1 egg
- 1/4 c. milk
- Dash of vanilla extract
- 1 tbsp. margarine
- 2 pieces of bread



Crack the egg into a medium-size bowl and beat well. Then mix in the milk and vanilla extract. Put the margarine in a frying pan. Heat the pan on the stovetop on medium heat (it's hot enough when the margarine starts to bubble). Dunk each piece of bread in the egg mixture. Make sure the bread is totally covered. Cook the bread in the frying pan on low heat until the underside is light brown (about 5 min.). Use a spatula to flip the bread over, and cook again for another 5 minutes.

# Board Games



Looking for a way to make learning about money fun? A board game might be the perfect solution. Money games will help you learn about money management while having a great time. Here are some ideas:  
*Monopoly, Game of Life, Payday, Moneywise Kids, Money Bags and Easy Money*

# Pot 'O' Gold

In March a leprechaun will be stopping by and leaving a Pot 'O' Gold at the credit union! Come in and take a guess at how many coins he left. If you guess right, you could win the Pot 'O' Gold!



Good Luck!

Federally insured by the NCUA

