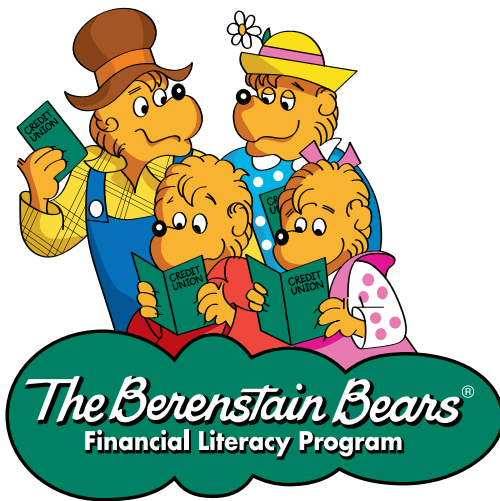


BEAR COUNTRY CREDIT UNION PASSPORT



CREDIT UNION LOGO

THIS PASSPORT BELONGS TO:



Credit Union Name - Official Sponsor

DEAR PARENTS,

Bear Country Credit Union was borne of a little idea—create a hands-on interactive experience where young children could experience the sound money management concept *Save, Share, Spend, Earn*.

Bear Country Credit Union simulates a credit union branch that might be found in The Berenstain Bears' Bear Country. Children are able to roleplay as bear tellers, member service representatives, and branch managers, creating a truly unique and impactful financial literacy experience.

Bear Country Credit Union is a key component of The Berenstain Bears Financial Literacy Program, which was developed in response to studies documenting the advantages of teaching fiscal responsibility to children as young as 5-years-old and has been endorsed by The National Credit Union Foundation.

P.S. Check out The Berenstain Bears Cub Account for children up to age 10!

BEAR COUNTRY CREDIT UNION

Bear Country Credit Union is a magical place where the bears make their money grow. Come explore!

Learn how to save, share, spend, and earn just like Brother Bear and Sister Bear!

Fun with The Berenstain Bears does not end here! Check out more exciting activities at [\[CU Website Here\]](#).



"When little bears spend every nickel and penny, the trouble with money is they never have any!"

MANAGER'S DESK

The Credit Union manager is in charge of the Credit Union branch. Branch managers are very wise. They can help you sort out needs and wants.

- Needs are necessary things we can't be without like food, water, and shelter.

- Wants are things that we might like to have, like toys, candy, and vacations.

Think about something you have at home that is important to you.
Is this a need or a want?

NEEDS

Circle the things in the list below that are "Needs."

food
pets

housing
education

coat
pizza

computer
water

What are some things you need?

WANTS

Circle the things in the list below that are "Wants."

food
housing

coat
cell phone

pets
education

pizza
games

What are some things you want?



BEAR COUNTRY WORD SEARCH



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

CREDIT UNION
INTEREST
NEEDS
SPEND
WITHDRAW

DEPOSIT
MANAGER
SAVE
SPENDTHRIFT
VAULT

EARN
MONEY
SHARE
TELLER
WANTS

MEMBER SERVICE REPRESENTATIVE STATION

At Bear Country Credit Union, we don't have customers, we have members. When you open an account at Bear Country Credit Union, you join the Credit Union like you might join a club at school.

At the Member Service Representative Station you can:

- open savings or checking accounts
- ask for help with your account

When bears want to pay bills or buy something, they can use a check instead of cash.

Here is what a check looks like

001

DATE

\$

DOLLARS

(Your Name)

(Your Address)

PAY TO THE ORDER OF

BEAR COUNTRY CREDIT UNION

FOR

The check is a light blue document with a green border. It features a large, stylized illustration of a treehouse with a green canopy and a pink structure. A red arrow points from the text 'Here is what a check looks like' to the check. The check has several lines for text: 'DATE' is written in green above a line; '\$' is written in green above a line; 'DOLLARS' is written in green above a line; 'BEAR COUNTRY CREDIT UNION' is written in a stylized, bold font in the bottom left; and 'FOR' is written in green above a line. The number '001' is in the top right corner. The words 'PAY TO THE ORDER OF' are written in green. There are also lines for '(Your Name)' and '(Your Address)'.

001

DATE _____

(Your Name) _____

(Your Address) _____

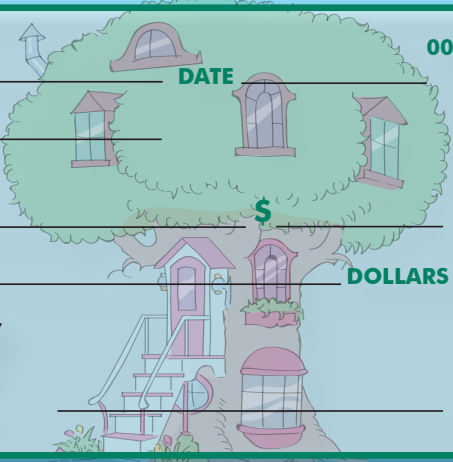
PAY TO THE
ORDER OF _____

\$ _____

DOLLARS

**BEAR COUNTRY
CREDIT UNION**

FOR _____



001

DATE _____

(Your Name) _____

(Your Address) _____

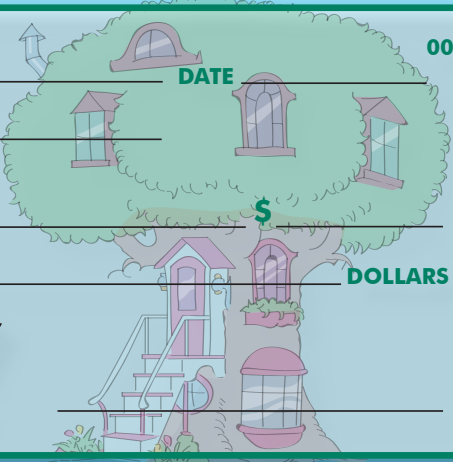
PAY TO THE
ORDER OF _____

\$ _____

DOLLARS

**BEAR COUNTRY
CREDIT UNION**

FOR _____



001

DATE _____

(Your Name) _____

(Your Address) _____

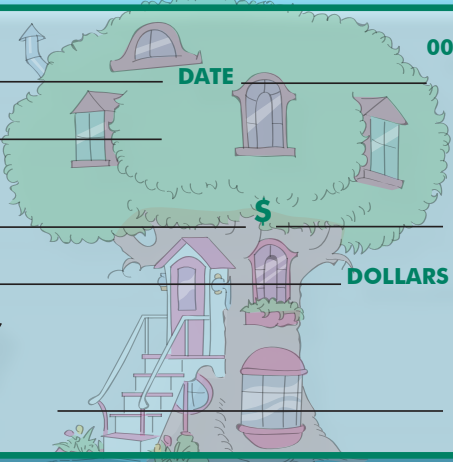
PAY TO THE
ORDER OF _____

\$ _____

DOLLARS

**BEAR COUNTRY
CREDIT UNION**

FOR _____



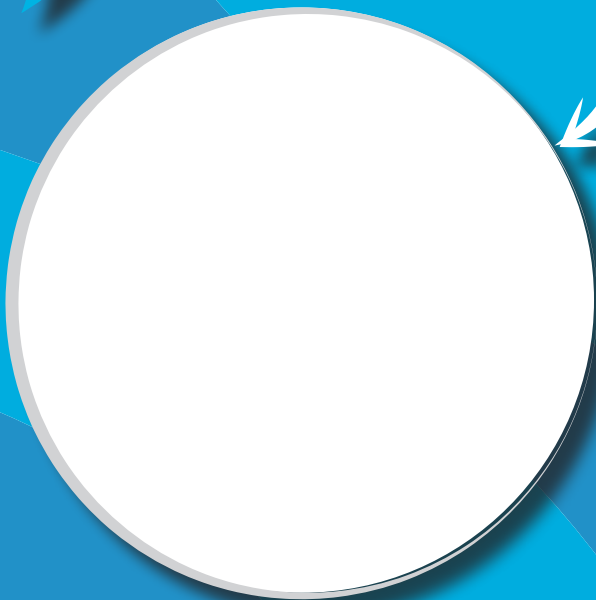
MINT STATION

Just like a human credit union, inside Bear Country Credit Union's Mint, you can count and sort coins in the honey pot. Different coins and dollars have different values.

If you could design your own coin, what would it look like?



Draw it!



Name Your Coin: _____

Take Home Activity:
Have someone at home help you find the oldest coin in your piggy bank!

SILLY SAYINGS

Can you solve the puzzle?

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
26	6	20	7	15	4	17	9	12	2	1	14	13	21	22	10	24	3	16	19	8	23	18	5	11	25

$\frac{A}{26}$

$\frac{10}{10}$

$\frac{E}{15}$

$\frac{21}{21}$

$\frac{21}{11}$

$\frac{16}{16}$

$\frac{A}{26}$

$\frac{23}{23}$

$\frac{E}{15}$

$\frac{7}{7}$

$\frac{12}{12}$

$\frac{16}{16}$

$\frac{A}{26}$

$\frac{10}{10}$

$\frac{E}{15}$

$\frac{21}{21}$

$\frac{21}{11}$

$\frac{11}{11}$

$\frac{15}{15}$

$\frac{A}{26}$

$\frac{3}{3}$

$\frac{21}{21}$

$\frac{E}{15}$

$\frac{7}{7}$

MATCHING

Draw a line from the coins to the correct amount.



25¢

5¢

7¢

10¢

1¢

THE MONEY TREE

Brother Bear and Sister Bear
like earning money.
Money is used to buy goods and services.

Cubs like their own money-
their own dollars and cents.
But to spend it or save it-
what makes the most sense?

We can save money.
We can spend money.
We can share money,
But first we need to earn money!



What are some
things you can do
to earn money?

LET'S GET READY TO SAVE!

I am saving for:

**How much do I need
to save?**

How I plan to save:



TELLER STATION

Tellers are very important people at Bear Country Credit Union. They help you when you want to:

- deposit and withdraw money
- move money from one account to another

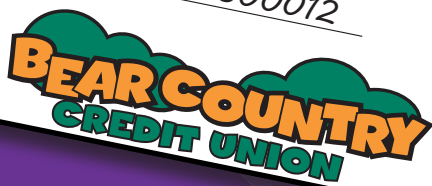
Sometimes bear cubs can be spendthrifts. A spendthrift is someone who spends money without planning.

When little bears save their money, the Credit Union will pay them interest. This means we pay you for keeping your money in the Credit Union.

What are some things you can do with money?

SAVINGS DEPOSIT		
Date _____	CASH	
_____	CHECKS	

SAVINGS DEPOSIT		
Date <u>February 1, 2017</u>	CASH	
Name <u>Jimmy</u>	CHECKS	10.00
Account # <u>3206300012</u>		25.00
		5.00
	SUBTOTAL	40.00
	LESS CASH	10.00
	TOTAL	30.00

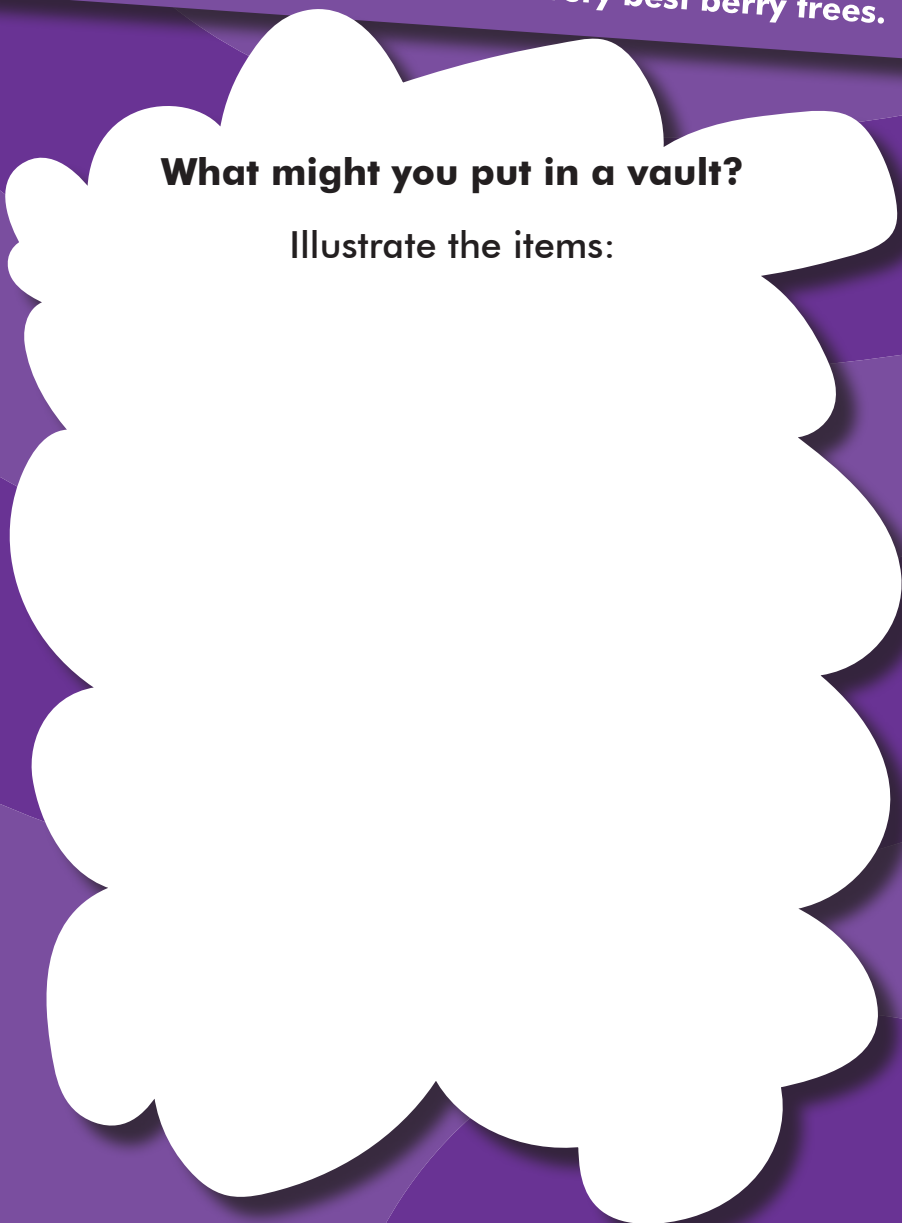


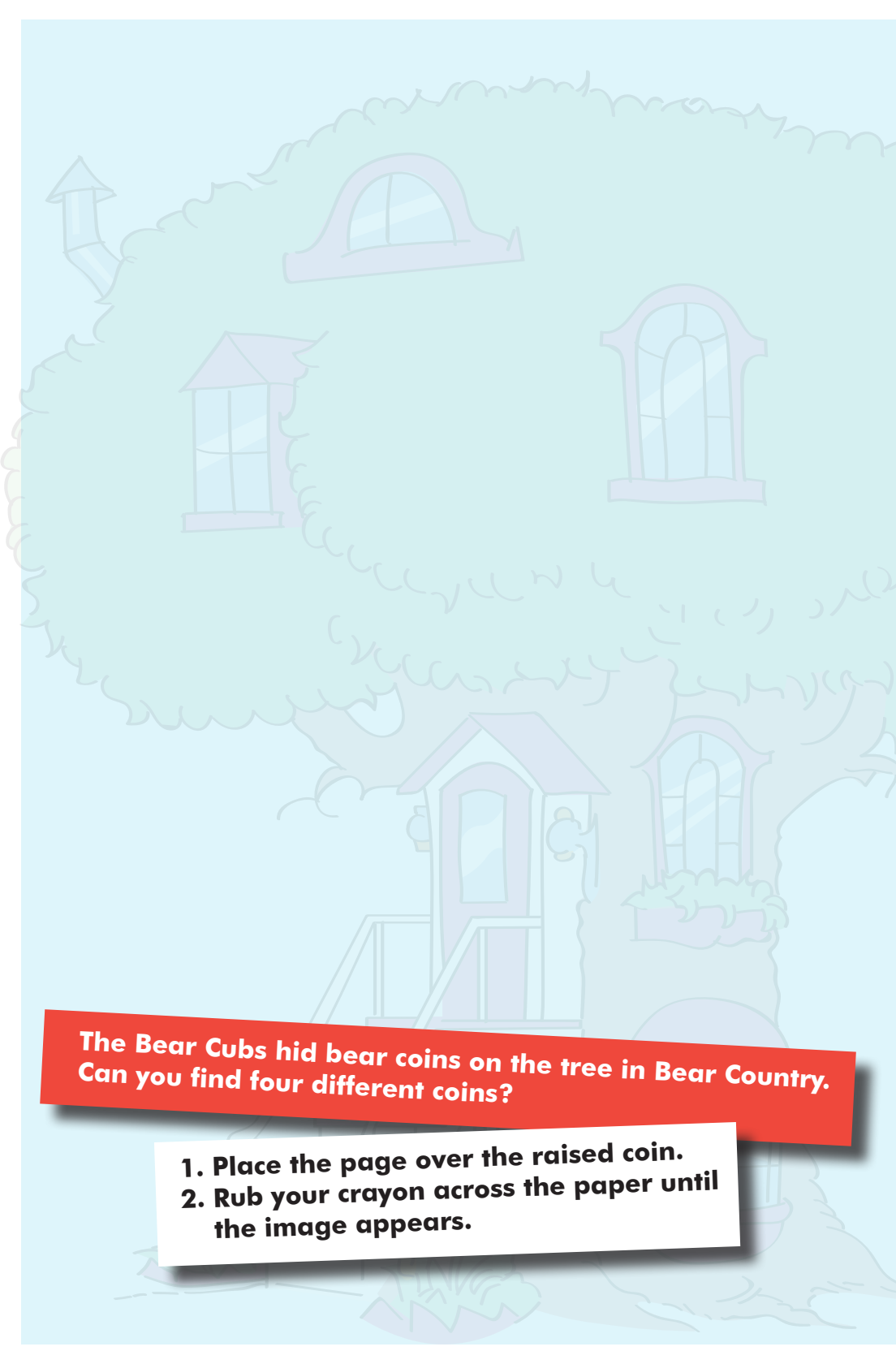
THE VAULT

Bear Country Credit Union has a vault just like the Credit Union you visit. The vault is a special place where we store valuable things, such as honey or maps of where you can find the very best berry trees.

What might you put in a vault?

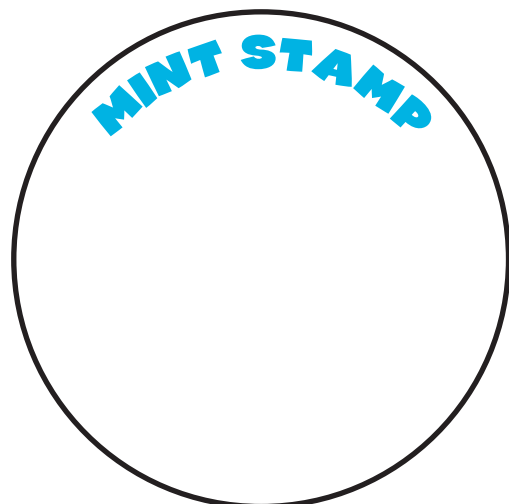
Illustrate the items:





**The Bear Cubs hid bear coins on the tree in Bear Country.
Can you find four different coins?**

- 1. Place the page over the raised coin.**
- 2. Rub your crayon across the paper until the image appears.**



CUB ACCOUNT

The savings account for kids
Specially designed for children up to age 10

4.00%^{APY*}



**OPEN ONE
TODAY!**

Visit an **FMFCU branch**
or **fmfcu.org/bears**



**FRANKLIN MINT
FEDERAL CREDIT UNION**
The Credit Union of Choice!

*Annual Percentage Yield (APY) accurate as of 3/1/17 on balances up to \$500, subject to change. Membership eligibility applies. The Berenstein Bears® Copyright, Berenstein Enterprises, Inc. 2017. Federally insured by NCUA