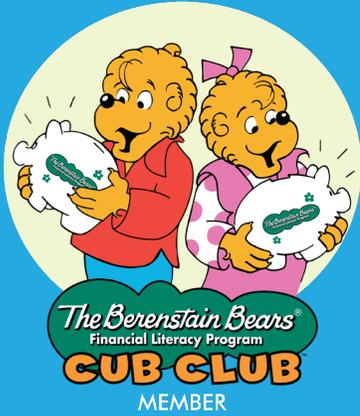


# WELCOME TO THE CUB CLUB!



*CONGRATULATIONS* on the wise decision to open The Berenstain Bears Financial Literacy Cub Account at XXX Credit Union for your child! This step marks the beginning of a wonderful journey towards teaching your little one essential financial skills. The core principles of "SAVE, SHARE, SPEND, EARN" are the foundation of a solid financial future, and your child is set to learn these vital lessons from the iconic Berenstain Bears. Saving for the future, sharing with those in need, wisely spending, and understanding the value of earning are key elements that will shape your child's financial mindset.

Joining the Cub Club ensures that your child is well-equipped to make wise financial decisions and build a strong, responsible relationship with money.

*IT'S A FANTASTIC INVESTMENT IN THEIR FUTURE,  
AND WE APPLAUD YOUR COMMITMENT TO THEIR FINANCIAL WELLNESS!*

## *TEACH YOUR CHILDREN THAT A CREDIT UNION IS A SAFE PLACE TO KEEP THE MONEY THAT THEY HAVE EARNED.*

Take them to the credit union so that they can learn what happens to their money once it is deposited. Kids will enjoy and learn from the explanation of how their money grows and stays safe!



## *TEACH THE SATISFACTION OF SHARING*

Encourage your children to find ways to help others with their money. Let them see the impact of philanthropy at a young age.

## *TEACH THEM HOW TO SPEND WISELY*

Children need to learn how to make good choices. Teach children how to compare when shopping to find the best deal. And discuss alternative ways to spend their money. Help them to learn the difference between a need and a want.



## *EARNING MONEY CAN BE SATISFYING FOR YOU AND YOUR CHILDREN!*

Give your children an allowance but allow them to work for their money. This will start them on the path of appreciating that money does not grow on trees! Increase the allowance over time to encourage wise spending and saving habits.

*FIND MORE RESOURCES TO HELP YOUR  
CHILD GAIN FINANCIAL WELLNESS AT:*

{Your Credit Union's URL}

CubClubonline.com

