



How Interesting!

JBT Young Investors Savings Club Newsletter • Spring 2016

Is your piggy bank getting full?

Congratulations. That means you're a very good saver!

But now what? You could empty it out, go to JBT and convert it into dollars. You could spend it. Or you could make it grow even bigger by depositing it into your JBT Young Investors Savings Account.

If you like seeing savings grow securely, your JBT savings account is the best choice. Keeping cash at home doesn't give it any chance to grow – it won't earn interest. Plus, it could get lost or stolen.

When you have more money than your piggy bank can hold, your JBT Young Investors Savings Account is the safest place to keep it. But even with your savings account, you may want to keep a small portion of cash at home for little things that come up. In fact, most people do.

More good reasons for using your valuable JBT Young Investors Savings Account:

You'll get a regular account statement from the bank which lists all your deposits, withdrawals, and current account balance. The bank statement helps you keep track of everything. It's important to learn how to be accurate with keeping track of your savings now, and when you become an adult.

When you can get to your money too easily at home, it's tempting to "dip into it" for things you might want on impulse. But if your savings are safely stored at the bank, you're less likely to take money out for such things. It's a smart way of protecting your money from the one person who can do the most damage to it – YOU!

And did we mention that you'll earn interest on your savings account? Of course we did. So empty your full piggy bank, deposit it into your JBT Young Investors Savings Account, and start filling up your empty piggy bank again. It pays to save as much as you can every year!



**DISCOVER MORE
SPRING THINGS
TO DO!
SEE PAGE 2 >**

Tips for Parents:

1. Show your child how saving account funds earn interest and make even more money for your young investor.
2. Help your child decide how much cash to keep at home for little things that come up, and how much to deposit into his or her JBT Young Investors Savings Account.

Heard a Word?

DEPOSIT - the money you put into your bank account.

INTEREST - this is money the bank pays to you for their use of the money you deposit. Save more, you'll earn more!

STATEMENT - a regular update that banks issue to you with details on deposits, withdrawals, deductions, and balances.

How Many Can You Find?

Can you find all of these words in the letters below? Its harder than it looks. Words can be forwards, backwards, up, down, or diagonal. Good luck!

AFFORD	CHECKING	ECONOMY	INVESTMENT	SAVINGS
ASSET	CREDIT	EXPENSES	LEND	STOCKS
BANK	DEBT	INCOME	LOAN	TAXES
BONDS	DEPOSIT	INTEREST	MORTGAGE	WITHDRAW

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

More Fun Close to Home!

Kidmazium at Paramount Sports Complex

Have fun in this multi-level climbing and playing structure. It includes tubes, nets, tunnels and slides for climbing, crawling and sliding fun! Open every day! For details, visit: paramountsportscomplex.com

Palmyra Bowling

This modern 32-lane center has been family owned and operated since 1981. They offer great bowling specials and special programs for kids. For details, visit: palmyrabowl.com

Mt. Gretna Roller Rink

Located in beautiful Mt Gretna, the roller rink is open year round and is a great place to host your next birthday party or private event. For details, visit: mtgretnarollerrink.com

The Lazer Factory

If you like to have fun, you'll love The Lazer Factory! They offer many popular games in one convenient location – laser tag arena, arcade games, snack bar with cafe seating, party packages, and indoor playground. For details, visit: thelazerfactory.com

Spring Treat!

Crispy Butterfly Treats!

Have Mom or Dad help you make these fun springtime treats!



INGREDIENTS:

- 3 tablespoons of butter or margarine
- 1 10-ounce pkg. of marshmallows (about 40)
- 6 cups rice breakfast cereal (like Rice Krispies)
- A small can of pre-made frosting
- Assorted candies to decorate butterflies

Use a butterfly-shaped cookie cutter (or just use clean hands to shape your butterflies!)

STOVE-TOP DIRECTIONS (WITH PARENTS!):

1. In large saucepan, melt butter over low heat. Add marshmallows and stir until completely melted. Remove from heat.
2. Add rice cereal. Stir until well coated.
3. Using buttered spatula or wax paper evenly press mixture into 15 x 10 x 1-inch pan coated with cooking spray. Cool slightly. Using cookie cutters coated with cooking spray cut into butterfly shapes. Decorate with frosting and/or candies. Best if served the same day.

MICROWAVE DIRECTIONS (WITH PARENTS!):

In microwave-safe bowl heat butter and marshmallows on HIGH for 3 minutes, stirring after 2 minutes. Stir until smooth. Follow steps 2 and 3 above. (Microwave cooking times may vary.)

For best results, remember to use fresh marshmallows!



Ask a parent to help you visit the club page: bankjbt.com/younginvestorssavingsclub