



How Interesting!

JBT Young Investors Savings Club Newsletter • Summer 2016

Reward yourself with good habits

Smart savings and spending habits are important at any age. Start now!

ELEMENTARY-AGE SAVERS:

A pink piggy bank is a great idea, but you can't see the money inside. **Try a clear piggy bank or jar**, and see your money growing day by day when your money is added. It helps to see the great progress you make!

PRE-TEEN SAVERS:

Things cost money. You'll **learn the value of things** better when you hand your own money (not hand-outs from parents) to the store cashier. Is your purchase worth giving up the money you've saved? If you buy a video game, you might not have enough left for shoes. Think about this before you make any purchase.

If you need more, earn it! Ask your parents if it's okay to earn money by doing extra chores at home or for local neighbors. Each time you spend money, you'll want to replace it by earning more.

Save a portion to **give to church or charity**. Giving back to your community doesn't just affect the people you give to, it affects you as well – it feels great to help others in the community.

TEEN SAVERS:

Make routine deposits into your JBT Young Investor Savings Account. By getting serious about your savings, you can help your saved money work for you by earning interest!

When you are old enough to get a job, take advantage of the opportunity to earn more. **Find the right balance** of saving and spending. It's not good to spend everything, nor is it ideal to save everything. Find the right balance for you.

As you become an adult, learn the pros and cons of credit cards and borrowing funds. **Be careful with credit**. Keep to a monthly budget, and build your credit score smartly.



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?

CHARITY - All communities have organizations dedicated to the basic well-being of others. They need routine donations in order to operate reliably and help the community.

CREDIT SCORE - There are companies that track how well an adult manages financial obligations. These companies provide a number rating based on payment history and more.

Summer Giveaway!



How could you help your own community? Would you volunteer your time, donate money to a local charity, or simply help a neighbor? Follow the instructions below to enter for your chance to win an iPad mini™ 3!

-  If you are age 9 or younger, draw a picture on 8 1/2" x 11" plain paper showing how you would help your community.
-  If you are age 10 to 17, describe how you would help your community (in 100 words or less).

Plus, if you're the winner, you can help JBT choose one of these charities to be the next JBT Coin Counter Charity!

- > **Toys for Tots**
- > **Local Humane Society**
- > **Habitat for Humanity**
- > **Local Food Bank**

Complete sweepstakes rules available at www.bankjbt.com/younginvestorssavingsclub or from any JBT branch member.

Enter to win: iPad mini 3*

Return completed entry form with your drawing or essay to any JBT branch by September 30, 2016. Good luck!

Name	Age	
Parent/Guardian Name		
Address		
City	State	ZIP
Phone		
Charity Choice (if I win):	<input type="checkbox"/> Toys for Tots <input type="checkbox"/> Habitat for Humanity <input type="checkbox"/> Local Food Bank <input type="checkbox"/> Local Humane Society	

*No purchase necessary. Open to legal U.S. residents under the age of 18. Limit one entry per person. Entry must be completed and submitted by a person age 18 or older. Enter by completing this official entry ticket and returning it to the JBT branch of your choice by 9/30/16. One winner will be randomly selected from all entries within 10 business days of deadline. Winner will be notified by phone. Prize must be claimed within 30 days of notification. Unclaimed prize will not be awarded. Taxes are the sole responsibility of the winner. Complete sweepstakes rules available at www.bankjbt.com/younginvestorssavingsclub or from any JBT branch member. • iPad® is a trademark of Apple Inc., registered in the U.S. and other countries. Photo may not be accurate representation of prize awarded.

S'more summer ahead!

Just in case you don't have a campfire handy, use this easy recipe for making S'mores crispy treats in your kitchen (with the guidance of an adult). You'll have lots of great gooey fun together!



INGREDIENTS

- 3 Tablespoons of unsalted butter
- 1 Pinch of salt
- 5 Cups of mini marshmallows (divide into 4C and 1C)
- 6 Cups of graham cereal pieces
- 3 - 1.5 ounce milk chocolate bars, broken into pieces

INSTRUCTIONS

Spray a 9" x 13" pan with non-stick cooking spray and set aside.

In a large stock pot, melt butter and salt over medium heat. When melted, add 4 cups of mini marshmallows and stir until completely melted.

Remove mixture from heat and stir in cereal pieces. Add remaining cup of mini marshmallows and stir just enough to combine.

Quickly pour half the mixture into the prepared pan and press down. Top with half of the chocolate pieces. Pour the rest of the mixture onto the chocolate and press down. Then top with the remaining chocolate pieces.

Place in refrigerator for about an hour, or sit on counter at room temperature for a few hours. Remove from pan and cut into bars. (Makes 24 servings.)

Summer things to do!

Hands-on House Children's Museum

721 Landis Valley Road • Lancaster, PA 17601
(717) 569-5437 • www.handsonhouse.org

There's so much to explore at the area's only museum for young children where playing and learning go hand-in-hand. Museum focuses on shared educational experiences that delight kids and parents alike.

Lebanon Area Fair • July 23–30

Lebanon Valley Exposition Center
(717) 273-3795 • www.lebanonareafair.com

Lebanon Valley residents have enjoyed this popular county fair for the past 50 years. Visit the fair website for the complete schedule of events, entertainment, and presentations. There's more food, more fun, happening every year!



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



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