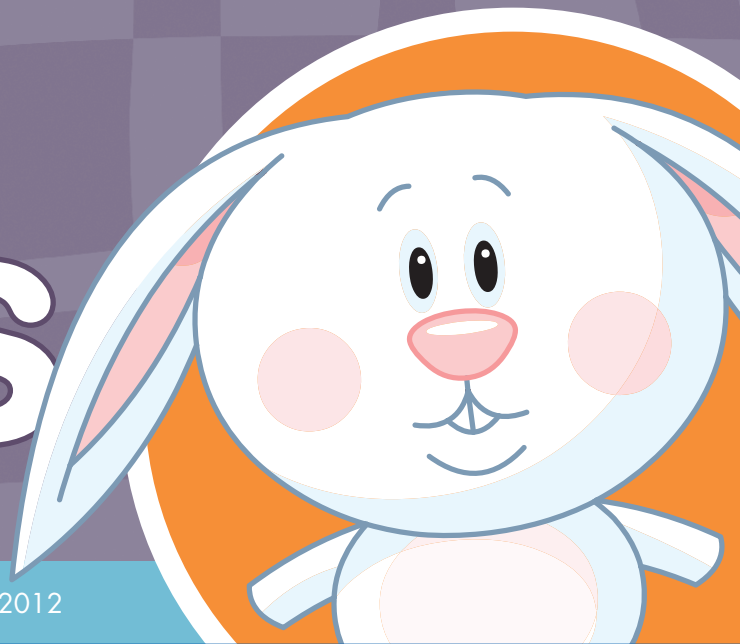


Barnyard CENTS



DIGITAL FEDERAL CREDIT UNION

WINTER 2012

WHAT ARE YOUR GOALS FOR THE NEW YEAR?

You may have heard your parents or teachers talk about their New Year's resolutions, but what does that mean? A New Year's resolution is a goal you set out to achieve in the coming year. Some examples include doing better in school, making new friends, or exercising more. What are some resolutions you can try? Read on:

- **Work harder on your homework.** Maybe you haven't been trying your hardest in class, and you'd like to change that. Talk to your teacher to see what you can do to boost your grades.
- **Befriend a shy kid at school.** Perhaps there is a student in your class that few people talk to or play with. Reach out and ask him or her to sit with you at lunch.
- **Recycle more.** Ask your parents if you can start recycling more items around your house. You can even talk to your teacher to see what you can recycle at school.
- **Eat more vegetables.** You may hear it from your mom all the time: Eat



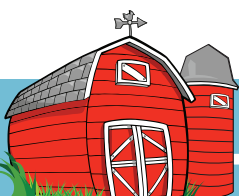
your veggies. Maybe this year you can try some new vegetables – and fruit!

IS SAVING MONEY A GOAL?

Do you have a goal you'd like to save for? Maybe a bike, skateboard, or musical instrument is what you're dreaming of. Deposit your money in your savings account at DCU and we can help you make that dream come true.

2012

Happy New Year!



Look and Learn! BE A COIN DETECTIVE

Get out your magnifying glass! There are mysteries you can solve just by looking at coins. Every coin in your pocket or piggy bank has a story to tell.



GO ON A COIN HUNT


1. Make a pile of all the coins you can find. Check for loose coins on the sidewalk, in the couch, or the car (ask your parents first).
2. Sort the coins by size and color. Some coins are big, like quarters and silver dollars. Others are small, like pennies and dimes. Are there some coins that look the same?
3. Look for a date on each coin. Is it old or new? Line up the coins from oldest to newest.
4. Look for a tiny letter on U.S. coins. This "mint mark" can uncover where it was made: D stands for Denver, S for San Francisco, P for Philadelphia, and W for West Point, N.Y. Coins today are made at U.S. mint locations in Colorado, California, Pennsylvania, and New York.
5. Sort the coins by how much they are worth: penny, nickel, dime, quarter, dollar coin. Many years ago, the U.S. made a half-cent coin too.
6. Decide what you want to collect. For example, you might have fun collecting state quarters or \$1 presidential and/or first spouse coins.


KEEP YOUR COINS SAFE


Keep your special coins safe in a piggy bank or box. And don't forget to deposit extra coins into your savings account at DCU!

Match the Hat


Have you heard the expression "He wears many hats" or "She has to wear many hats"? It means the person has many different jobs to do. One day, you may have to wear many hats! **For now see if you can match each hat to the correct job.**


1.  _____

2. _____ 


3. _____ 


A. Sailor B. Nurse C. Bell Hop D. Magician


4. _____  _____


5. _____ 


E. Army Soldier F. Doctor G. Firefighter H. Police Officer

6. _____  _____

7. _____ 

8. _____ 

9. _____ 

10. _____ 

I. Construction Worker J. Chef

Answers: 1.H, 2.E, 3.I, 4.C, 5.B, 6.J, 7.F, 8.D, 9.A, 10.G



BANKING – THE DCU WAY

Visit [Barnyard Cents](http://BarnyardCents.com) online for more fun contests, events, and activities at barnyardcents.org.

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Have you had a good experience with DCU that you want to share with others? Ask your parents to help you send us an email at dcu@dcu.org or mail us at DCU, PO Box 9130, Marlborough, MA 01752-9130, Attn: Marketing Dept.

Digital Federal Credit Union
PO Box 9130, Marlborough, MA 01752-9130
508.263.6700 | 800.328.8797 | dcu.org
dcu@dcu.org | TTY: 800.395.5146 (for hearing impaired only)
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