



HI KIDS,

Happy summer from your friendly **Del Norte Credit Union's Baxter the Bear!** I hope you're enjoying these summer months with your family and friends. Whether you go on a hike, kayak on the Jemez River, fly fish along the Pecos River, camp or white water raft along the Rio Grande Gorge, or watch a movie or listen to music at a local park. The important thing is to have some healthy fun outside!

Thank you for being a member of **Del Norte Credit Union!**

With a big bear high-five,

Baxter Bear

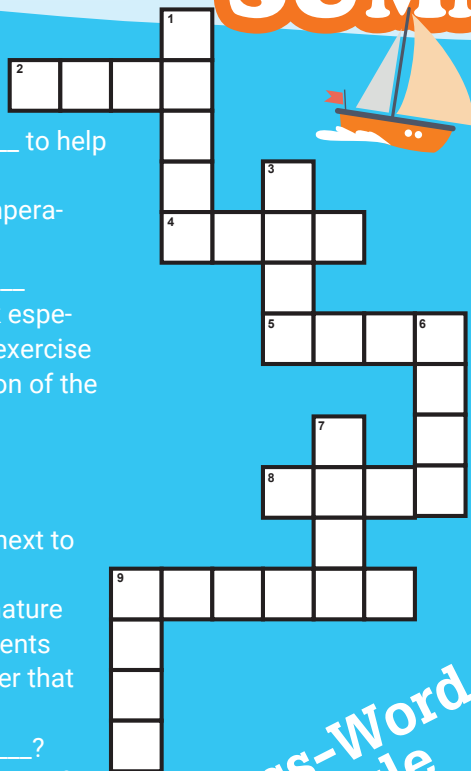
SUMMER

Across

2. Let's build a _____ to help keep us warm.
4. Hot weather or temperatures
5. A swimming _____
8. A usually long walk especially for pleasure of exercise
9. The warmest season of the year

Down

1. An area with sand next to an ocean or lake
3. A place usually in nature where people set up tents
6. A large area of water that is surrounded by land
7. Can I ride my _____?
9. Very tiny, loose pieces of rock that kids like to play in



Cross-Word Puzzle

- imgisnwm _____
- cbliyec _____
- icnpci _____
- krrpesiln _____
- ehacb _____
- rsebfci _____
- caubebre _____
- mdaeion _____
- panmcig _____
- itke _____
- stedalnca _____
- lanrtmeweo _____
- ulassegns _____
- filofsp _____
- suecnsre _____
- liopspec _____

WORD SCRAMBLE

WHERE IS BAXTER?



I have been in hibernation (spending a long period of time sleeping) for the last two years! Where do you think I've been?

I might have visited these New Mexico locations:

- Tent Rocks hiking along the cool formations.
- Ashley Pond in Los Alamos with my geese friends.
- Splashing at the Bicentennial Pool in Santa Fe.
- The Park Above in Rio Rancho.
- Along the Camino Real.

Your family can enter a fun contest! Have your parent or guardian guess where I've been, and enter to win one of two weekend getaways to Ojo Caliente and Ojo Santa Fe valued at \$250 each, as well as, eight \$100 Fun Cards for Cliff's Amusement Park.

Guess and enter here:



Odds are based upon the number of entries. Winners will be drawn randomly after **July 31, 2022**. Must be a DNCU member to win. DNCU Employees and immediate family members are not eligible.

Baxter congratulates

our 2022 Spring Fun Photo Contest Winners, who are with their litter sister, Sydney Nicole C.



Matthew C.
Age: 8



Ethan C.
Age: 8



Andrew C.
Age: 10

Parent's Corner

Everyone at DNCU and Baxter the Bear wishes you and your loved ones a happy summer season! Here at DNCU we're all about encouraging our members to save. We have a neat product that allows you to start or rebuild your savings in an easy way—**Share Certificate Builder**.

Some great features of the Share Certificate Builder are:

- Allows members to start saving money for a regular share certificate.
- No opening balance requirement.
- Once opened, a minimum deposit of \$50 per month from payroll deduction or automatic transfer is required.
- Once the balance reaches \$500, it is transferred to a one-year certificate to earn a higher interest rate.
- Please refer to <https://www.dncu.com/personal/certificates/> for more information, such as withdrawal penalty, withdrawal fee, etc.

Thank you for being a DNCU member!

Dividend rates are subject to change. Fee may reduce earnings on the account. A penalty may be imposed for early withdrawal on a share certificate account. For current rates, terms and conditions visit [dncu.com](https://www.dncu.com).

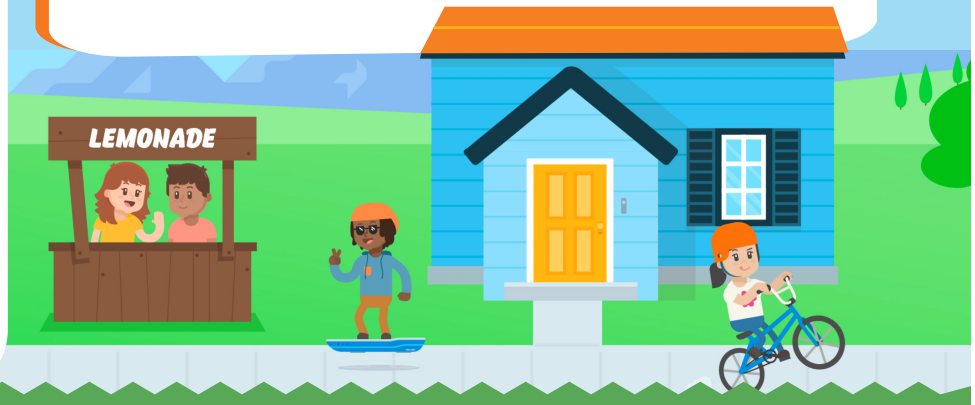
Baxter's Financial Literacy Tip

Baxter the Bear wants you to learn about **Banzai Junior** a digital course brought to you by DNCU partner, **Banzai**, which is an award-winning, interactive content platform that teaches real-world finance for people of all ages.

Banzai Junior is designed for kids ages 8 to 12 and uses the storyline of a summer lemonade stand and the goal of a new bike—or hoverboard for the financially daring—to teach concepts like introduction to credit (IOUs), saving and spending money, and how to operate a small business. This course also includes activities like quizzes and counting money. Plus, Banzai Jr. is available in both English and Spanish!

Get started at <https://dnlf.banzai.org/wellness/resources/banzai-jr/>
We encourage you to sign up for free with your parent or guardian. This is courtesy of the Del Norte LOV Foundation.

Banzai has over 160 tips for anyone to be financially fit!
Visit <https://dnlf.banzai.org/wellness> to learn more.



Baxter's Book Corner, Summer-Themed!



Sweet Summer (Seasons)
by Jennifer Marino Walters

Ages 2-5

The warm summer sun means time for a splashing good time. Picnics with friends and family, sand castles at the beach. Fireworks in the night sky, and ice pop treats in Sweet Summer.



Judy Moody and the NOT Bummer Summer
by Megan McDonald

Ages 6-12

Just when it looks like her summer is going to be BOR-ing — eureka! — Judy comes up with the most thrill-a-delicious plan ever. Get ready for a race-involving tightrope walking, Scream Monster riding, and way more!



Baxter wants to see a picture of you while you're having a blast outside during the summer! Enter your photo, and possibly win some money to deposit into your Baxter's Bunch account.

Send yours to baxter@dncu.org

by September 1, 2022.

Ask your parents or guardians before sending your photo for the contest.