

# N<sup>del</sup> Norte<sup>®</sup> CREDIT UNION

## HI KIDS,

From everyone at DNCU, I hope you're having a fun and safe winter! Most bears hibernate all winter long. Not Me! I really like being outside whether I am skiing, snowboarding, sledding, or going snow shoe hiking! What kind of fun winter activities do you like to do to stay active?

I also want to wish you a great and happy 2024! Let's make some good decisions with your money by setting a goal and saving money using your Baxter's Bunch account. I will be sharing some great tips so that you save with a purpose!

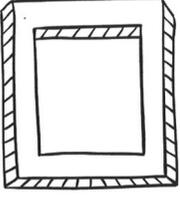
## With a big bear high-five, *Baxter Bear* 🐾

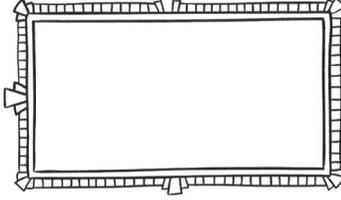


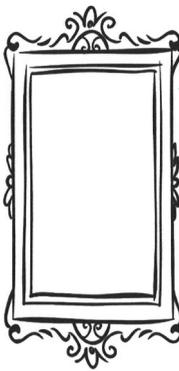
### Picture your New Year goals!

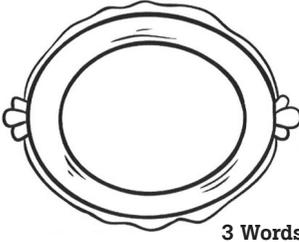
A goal can be something simple, saving money for a new bicycle or a fun game or a new skill, like learning a new sport.

By making a list of goals, we can plan for savings success and make those goals a reality. Make some goals with your family for the new year.

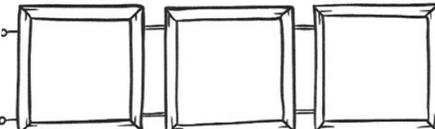
Year: 

Name: 

I Want to Learn: 

I Want to Practice: 

1 New Food I Want to Try: 

3 Words I Want to Be: 

### WINTER WORD SEARCH

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

BLIZZARD	COLD	FIREPLACE	ICICLES
BOOTS	DECEMBER	FROSTY	JANUARY
COAT	EARMUFFS	HAT	MARCH
COCOA	FEBRUARY	ICE	MITTENS
PLOW	SLEDDING		
SCARF	SNOW		
SHOVEL	SWEATER		
SKIING	WINTER		

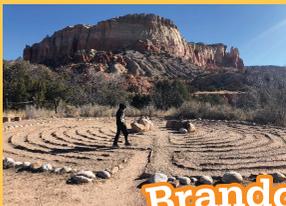
### Match picture with the fun winter time activity!

Have some winter time fun with your family and friends! What are some things you can do during the winter?

1. Tubing
2. Skiing
3. Snowshoeing
4. Building a snowman
5. Snowmobiling
6. Ice fishing
7. Hockey
8. Ice skating
9. Tobogganing
10. Snowball fight
11. Snow angel
12. Catching snowflakes on your tongue



## Baxter congratulates all of our 2023 Contest Winners!



**Brandon K.**  
Age: 10 Winter Blast.



**Lucille M.**  
Age: 5 Spring Gear Flair



**Keith A.**  
Age: 4 Summer Fun

Baxter wants to send a big thank you to all of you who entered our contests this year! I had so much fun seeing your photos.

Baxter wants to see a picture of you with your favorite wintertime storybook!

Enter your photo, and possibly win some money to deposit into your Baxter's Bunch account.

[baxter@dncu.org](mailto:baxter@dncu.org) by March 1, 2024.

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

