

## Hi Kids,

I love the spring season! Spring weather is perfect for enjoying the outdoors, and being active.

In this edition, I want to share a new term with you, which is: **Financial Capability**. I will share with you what being financially capable means, and how to be informed, inspired, and ignited to save at Del Norte Credit Union!

With a  
big bear  
high-five,

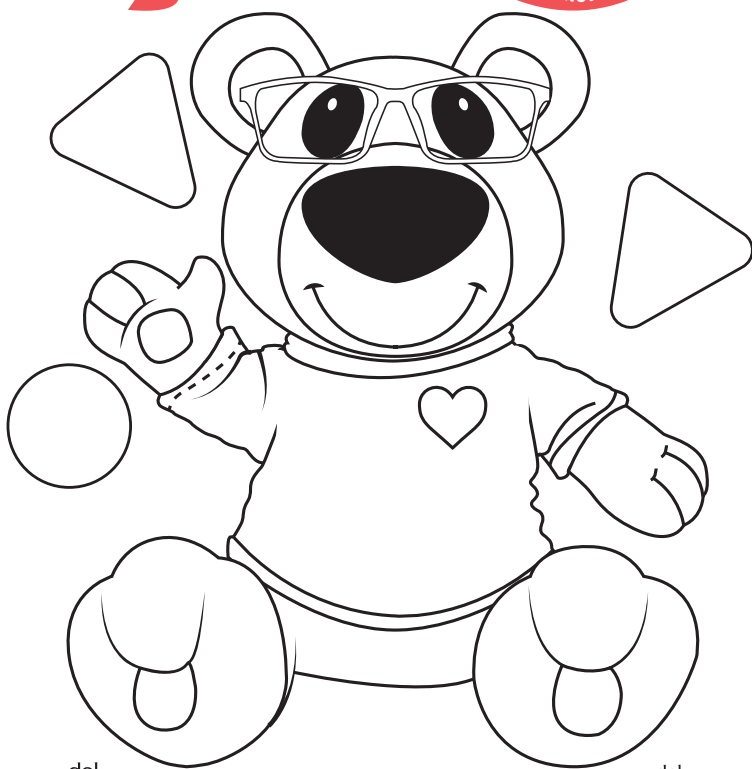
Baxter the Bear



## What is financial capability?

According to the U.S. Department of the Treasury, Financial Capability is defined as, "the capacity, based on knowledge, skills, and access to manage financial resources effectively." Basically, saving for the unexpected and having a savings plan is important to everyone.

HERE'S A FUN COLORING SHEET TO CELEBRATE YOUTH MONTH!



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LOV Foundation

## April Youth Financial Literacy Month is now known as National Financial Capability Month and I am so happy to share it with all of you!

Being financially capable or making good financial decisions at any point in your life is so important that the Governor of New Mexico has proclaimed April 2024 as Financial Literacy Month throughout the state New Mexico! A proclamation is an official written announcement by the Governor to all New Mexicans!

Baxter the Bear wants all kids to learn how to save! You are already doing a great job by having a Baxter's Bunch Program Savings Account at Del Norte Credit Union. Let's keep it up by **making a savings plan!**

Making a savings plan is making a decision to set aside money for future use for something you really want to have. What is something you really want? Do you want the latest UNO card game, Magnet Tile set, or a video game to play during your summer break? Whatever you want, Baxter the Bear encourages you to set a plan or a goal to achieve it by saving!

### HELPFUL BAXTER TIP:

Whenever you receive money from your birthday, holidays, or even during your weekly or monthly allowance, deposit or put your money into your Baxter's Bunch Program Savings Account, so that your money can grow steadily over time! Baxter's Bunch Savings Account can help you manage your money to save even more!

## BAXTER CELEBRATES DNCU'S



DNCU is turning 70 years old this year! Be sure to have a parent or legal guardian with you, visit [dncu.com](http://dncu.com) for details on special events at our branches this year!

## BAXTER'S BUNCH

The original Baxter's Bunch logo from 2001



Participating in a bicycle giveaway for youth



Baxter learning to drive

### TRIVIA FACTS!

Guess what? I am turning 23 years old this year (or 46 in bear years!)

2001

- I was introduced as your mascot!

- Baxter's Bunch for children 12 and under and SCORE! Accounts for 13-17 year old teenagers were created. I sent out Baxter's Bunch birthday cards to celebrate your special day for the first time! Check the mail around your birthday!

2011

- Baxter's Bunch Newsletter started to share fun and information with you four times a year!

## BAXTER THE BEAR CONGRATULATES

our 2024 Winter Storybook Photo Contest Winner!



Nataly J.  
Age: 4

I love books and thank you for sharing your favorite winter storybook with me!

Favorite Winter Stork Book: Poppy Pickle by Emma Yarlett

Ask you parents or legal guardians to enter your photo, and possibly win some money to deposit into your Baxter's Bunch account.

Baxter wants to see a picture of you in your best spring gear flair!

Send yours to [baxter@dncu.org](mailto:baxter@dncu.org) by June 1, 2024.

What are some of your favorite memories with me?  
Email me at [baxter@dncu.org](mailto:baxter@dncu.org)

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# Parent's Corner

Baxter the Bear and everyone at DNCU wishes you, your family, and loved ones a healthy and wonderful spring season! Since we're talking about Youth Financial Literacy/National Financial Capability Month and the importance of saving, we would like to share with you our great CD rates! Visit [dncu.com](http://dncu.com) to learn more about our rates, as high as 5.65% APY\* for 13 months.

DNCU has the staff, products, services, and resources to grow financially with you child because DNCU improves lives and strives to be your ideal partner for a better future! Visit [dncu.com](http://dncu.com), go to one of our eight branches, or call us at 505-455-5228 to learn more.

**WE GIVE YOU AND YOUR FAMILY A HEART-FELT THANK YOU FOR BEING A DNCU MEMBER!**

## Baxter's Financial Capability Word Search

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

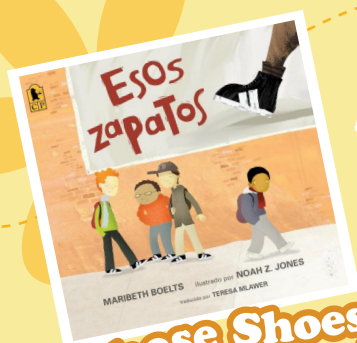
long term  
expenses  
invest  
atm  
bank

short term  
income  
wants  
debit  
savings

spending tracker  
cash  
needs  
credit  
budget

\*For Share Certificates, APY = Annual Percentage Yield. Offer effective December 18th, 2023. A penalty may be imposed for Early Withdrawal on any Share Certificate product. Fee may reduce earnings on the account. Dividends will vary based on the amount of money on deposit. The share certificate special term is thirteen months and at maturity will roll over to an eighteen-month share certificate at our current rate. Offer good for new or existing money. \$1,000 minimum deposit to obtain APY. Dividends are compounded daily and paid monthly. Rates subject to change. Terms and conditions are subject to change without notice. Federally Insured by NCUA.

**N<sup>del</sup> Norte**  
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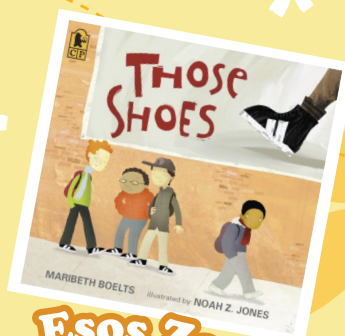


**Those Shoes**  
(English Edition)

By Maribeth Boelts

All Jeremy wants is a pair of those shoes, the ones everyone at school seems to be wearing.

Ages 5-8



**Esos Zapatos**  
(Spanish Edition)

## Baxter's Book Corner Financial Capability-Themed!

**Poppy Pickle**  
By Emma Yarlett



Poppy has the most extraordinary imagination. When she is sent upstairs to clean her room, she just can't help imagining, and suddenly . . . her imagination literally comes alive.

Ages 3-5