



HI KIDS,

Your loveable Del Norte Credit Union's Baxter the Bear is here to wish you a happy spring! The weather is so nice out in New Mexico. Go outside and enjoy the fresh air with your family and friends! **April is Youth Month in Credit Union land!** I'll be sharing with you some neat tips, tricks, and advice on financial literacy, particularly on how to build your savings at Del Norte Credit Union.



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

APRIL IS YOUTH MONTH

SAVE SMALL DREAM BIG

at your credit union™

Baxter the Bear and the friendly folks at DNCU want to help you develop good financial habits for financial success, so that one day you may have enough to fulfill a financial dream!

What is your dream?

Perhaps it's the latest video game, the coolest tennis shoes, the neatest LEGO set, or the newest baseball or softball gear. Maybe it's going to a class trip to either White Sands, Mesa Verde, or Washington D.C. to see our nation's capital, traveling overseas with your family. Possibly, it's going to college or a trade school to study engineering, art, biology, psychology, or law. **Either way, your dreams are attainable, no matter how big they are!**

We have the tools to help fulfill these dreams!

Tool:

With your current Baxter's Bunch Program Saving Account, your deposits will grow steadily over time, which increases the amount of dollars in your account.

Financial Literacy = having the know-how to make good decisions with your finances.

Savings = money you are not spending.

Deposits = money you put into your account.

Tip:

If you deposit small amounts on a regular basis, your savings will grow "like magic." The more it grows, the easier it will be to achieve your dreams. This is a good financial habit to start at a young age. It will set you up on the path of successful financial well-being.

Tool:

As you get older, DNCU has other savings accounts. The SCORE! program is designed for teens to take financial steps forward with tools for saving and learning. There are easy-to-access online courses designed to teach teens how to manage money responsibly. These courses include a SCORE! Credit Card course to help teens build their credit scores.

Tip:

We encourage you to start saving regularly! No matter how small the amount, we want to motivate and help you achieve your dreams with these neat DNCU Youth Savings Accounts.

If you and your parents or guardians want to learn more, go to dncu.com, swing by one of our eight branches, or call 505-455-5228 so that we can help you along your financial journey!

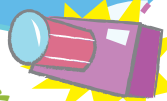
Baxter congratulates



**Baxter Congratulations
our 2021 Winter Fun
Photo Contest Winner!**

Esperanza L.

Age: 6
Enjoying a snowy,
sleigh ride at El Rito, NM



Baxter wants to see a picture of you in your best spring outfit! Enter your photo, and possibly win some money to deposit into your Baxter's Bunch account.

Send yours to baxter@dncu.org
by June 1, 2022.

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



Parent's Corner

Baxter the Bear and everyone at DNCU wishes you, your family, and loved ones a beautiful spring season! Spring cleaning is full swing and if you wish to have home improvements, modernizations, mobility upgrades, home repair, or even a financial safety net, DNCU and our trusted dncuMortgage staff have the solution – Home Equity Loans and Lines of Credit (HELOC). Apply online at dncu.com or scan here for more details:



We give you and your family a Heart-felt Thank You for being a DNCU member!

Baxter's Financial Literacy Activity

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



Baxter's Financial Literacy Resources

We have a large amount of resources that are available at dncu.com. A lifetime of financial literacy means getting started early. Our free resources are available for all ages.

Banzai!

DNCU is proud to partner with **Banzai** and offer two platforms for financial education. DNCU brings Banzai Schools, a premium online financial literacy program, to educators and students ages 8-18 in the communities that we serve for FREE.

Federally Insured by
NCUA



GreenPath™ financial wellness

DNCU and our partner, **GreenPath** are proud to present resources and guidance for successfully navigating a variety of financial challenges. Information is power. Prevent or overcome common financial challenges with the following resources from **GreenPath**.

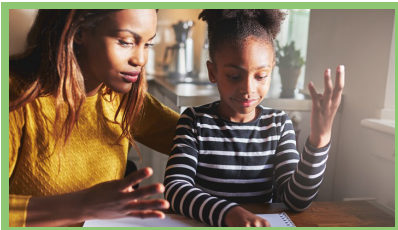


And these days, kids need safe alternatives for spending and we have a solution for that. Our **Reloadable Visa® Debit Card** is a reloadable prepaid card equipped with global authentication capability that offers cardholders a better alternative to cash.

Scan here to start your financial education journey.



Baxter's Recommendations for the entire family



GREENPATH FINANCIAL WELLNESS BLOG

"How to Raise Financially Healthy Kids"

<https://www.greenpath.com/financially-healthy-kids/>

BANZAI ARTICLE

"Teach Financial Literacy At Home"

<https://teachbanzai.com/wellness/resources/teach-financial-literacy-at-home>



Baxter's Book Corner, Spring-Themed!



Up the Creek!
by Kevin Miller

ages
9-12

Four best friends, one raging creek. What could possibly go wrong?

When four friends set out on a canoe trip down Milligan Creek during spring runoff season, little do they realize their voyage through small town Saskatchewan is about to turn into one of the wildest experiences of their lives!



Explore Spring!
5 Great Ways to Learn About Spring
by Lauri Berkenkamp

ages
5-8

How do we love spring? Let us count the ways—25 ways to be exact. Whether it's weather-appropriate activities or planting flowers with furry animals, this book gives you 25 ways to interact with spring.



I've been hibernating for almost two years! Where do you think I've gone? Keep an eye out for hints in branch and online throughout the summer!