

WINTER 2018



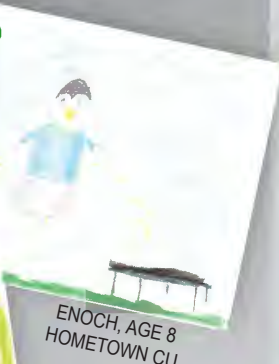
PEE WEE AND FRIENDS

FRIDGE Art

Hey pals!



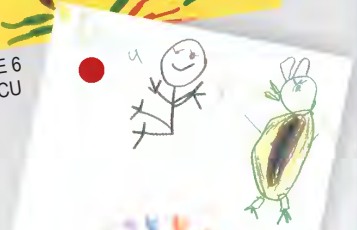
KAYLEY, AGE 8
MONTANA FCU



ENOCH, AGE 8
HOMETOWN CU



ALLEGRA, AGE 6
HIGHMARK FCU



SADIE, AGE 8
TOWN & COUNTRY CU

DENA, AGE 5
HOMETOWN CU

Fall is over but by the fridge art that I received, it looks like everyone had a ton of fun! Jumping in the leaves, visiting pumpkin patches, playing outside, carving pumpkins, playing soccer and celebrating Thanksgiving are on the top of my list too!

Winter is here and it really is my favorite season. I'm sure you know why. Still wondering? It's because I'm a penguin, of course. Not everyone is as excited for winter as I am, which is why it is nice to have modern conveniences such as ATMs. Have you ever been in the car when your mom or dad pulls up to an ATM, puts in a card and gets money out? How does that work? I'll tell you more on the back.

Have a great winter everyone. I hope you enjoy lots of winter activities. I know I will!

Pee wee

Did You Know?

ATM stands for "Automated Teller Machine."

The first ATM in the U.S. was installed in 1969. Donald Wetzel, an executive from Docutel, is listed on the 1968 U.S. patent for the ATM. The first machine was installed by Chemical Bank in New York on Sept. 2, 1969.

Coloring Contest!

Want to win a cool prize? Draw a picture of you enjoying your favorite winter activities and send it to me by February 15th and you will be entered to win a cool prize. And who knows...maybe I will even put your picture on my fridge! Mail your picture to me at: Pee Wee Penguin, c/o MASC, 2005 N. Kavaney Dr., Bismarck, ND 58501. Be sure to include your name, age, and credit union on the back of your picture!



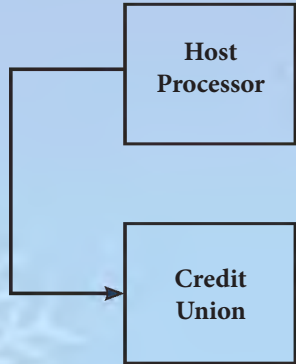
HOW DOES IT WORK: ATMS

Have you ever wondered how an ATM works? Here is a basic explanation.

2.

Electronic Transfers

The ATM electronically sends the information to the ATM's host processor and then on to your credit union. If you requested a withdrawal, your balance is checked and the money is deducted from your account.



1.

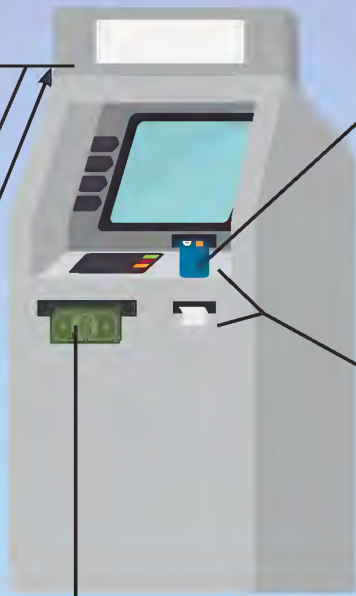
Swipe or Insert Card and Enter PIN

The ATM identifies you and your account through the magnetic stripe or chip on your card and by the Personal Identification Number (PIN) that you enter.

4.

Card Return / Receipt

The machine returns your card and provides a receipt, if requested.



3.

Dispensing Cash

Vacuum-driven suction cups on a roller system bring each bill separately to the money slot dispenser.

MONEY TRAVELS

Did you know that different countries all around the world use different types of currencies? Just like the United States uses the dollar, other countries have their own money that they use. See how many currencies you can match to the correct countries.

- | | |
|--------|----------------|
| Lira | Nepal |
| Yen | Russia |
| Dollar | Brazil |
| Rupee | Norway |
| Krone | United States |
| Pound | South Africa |
| Peso | Turkey |
| Ruble | United Kingdom |
| Real | Japan |
| Rand | Mexico |



ANSWERS

- Rand.....South Africa
- Real.....Brazil
- Ruble.....Russia
- Peso.....Mexico
- Pound.....United Kingdom
- Krone.....Norway
- Rupee.....Nepal
- Dollar.....United States
- Yen.....Japan
- Lira.....Turkey



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency