



MAKING CENTS

FOR KIDS

ATMs

The Myth of the Magical Money Machine

If you've ever seen a grown-up use an automated teller machine (ATM), you may have wondered if there was magic at play. After all, it's not every machine that lets you put in a card, push a few buttons and then – abracadabra – it spits out money. In truth, the machine isn't so magical. But it does use some cool technology.

The ATM doesn't give money to just anyone. The black strip on the back of ATM cards tells the machine the grown-ups' names, account numbers and where they keep their money. Once the ATM knows this information, it asks for a secret code known only to the card owner, called a PIN (personal identification number). This secret code keeps the money safe from robbers, and helps the ATM figure out how much money is in the person's account.

If the ATM user has enough money, a special gadget counts the bills as they spit out of the machine. It also measures how thick the bills are, so that only one bill comes out at a time. And finally, the machine prints a receipt that says how much money the ATM took out of the person's account, at what time and on what day, so people can keep track of their money.



Special Online Offer from North Shore Bank

Get Your New Wisconsin State Quarter!

Millions of Americans are collecting the new State Quarters. Now's your chance to start your own collection with the Wisconsin State Quarter - officially released Oct. 25.

The **State Quarter Collection**, available through *Coins of America*, features two new state quarters in a colorful display that's full of facts and trivia about the state. As a North Shore Bank Web site visitor, you will receive a special price, plus *free shipping* on every order



Wisconsin is the 30th state of the Union, joining on May 29, 1848.

you make. To receive this special offer, visit us at www.northshorebank.com and click on "Order the new state quarter."

Squirrel Away Money Until Spring

You may have seen animals in the wild gathering food and storing it for the months ahead. For example, when squirrels find acorns, they may gather up as many as they can to stock up for the future.

You can do the same thing to money. When you get some extra money – maybe as a holiday gift – it's a good idea to gather that up and store it in a savings account at North Shore Bank.

By keeping your money in a savings account, you can avoid:

Gobbling up your savings. If a squirrel were to eat all of the acorns in one day, it would get a tummy ache. By saving some money and not spending it all at once, you can get better things.

Losing your treasure. With a savings account, you'll always know exactly where your money is. We even send you a letter

each month stating how much money you have in your account.

Letting it go to waste. A squirrel may be disappointed when it sees the acorns it gathered have turned to mush by spring. But over the winter months, your savings will have grown. That's because your money earns interest in a savings account. The more money you put in, the more you earn!

A North Shore Bank Savings account for kids 12 and under lets you earn fun rewards while saving your money. Ask your parents to help you open a Seymour Savings account today by visiting your neighborhood branch or www.northshorebank.com.





MAKING CENTS

FOR TEENS



Manage Your Money the Smart Way – with Us

Money. As a teen-ager, sometimes you have a little. Sometimes you have a lot. No matter how much you have, at North Shore Bank, we can make managing your finances quick and easy. You might not even realize how many options you have when it comes to your savings and checking accounts.

Open an Account

If you don't already have a savings or checking account with us, stop in. We can set you up with an account. Depositing money in your savings account is a great way to save for the future. And your money earns compound interest, which helps your savings grow even faster.

You'll also receive an ATM/debit card when you open a checking account. It's an easy and convenient way to withdraw money and make purchases.

Direct Deposit Is Easy

If you receive a regular paycheck, ask your employer if they offer direct deposit. With direct deposit, your paycheck will automatically be deposited in your account on payday.

Manage Your Account Anytime

With online banking at North Shore Bank, you can manage your accounts 24 hours a day, seven days a week. You can access your account information and transfer money between accounts. It's an easy way to manage money.

See Us Today

Establishing good money management habits as a teen-ager will help you stay financially sound as an adult. If you would like to open an account or sign up for online banking, stop by any branch or visit our Web site at www.northshorebank.com.

Resist the Urge to Splurge

You have \$40 in your wallet. You're at the mall. How do you resist the temptation to spend all of your money on things like new CDs or clothes? It might not seem very easy, especially if your friends are purchasing those items. But you can find creative ways to spend a little and save a little. Try these tips:

Leave your cash at home. It may be less tempting to spend your money if you have to write a check or use a debit card. And you're less likely to blow your cash on little things like candy or food, which can add up fast.

Take only what you really need for spending. Make a list before you go shopping and only take the amount you need to buy the items on your list.

Be patient. If you're considering a major purchase, hold off for a week or so at least. This can help you be sure you really want the item. You may even catch it on sale if you wait.

Save spare change. Put your change in a jar or piggy bank. When you have a significant amount, deposit it in your savings account. You'll be surprised at how quickly it can add up.

Stick to a plan. If you get a regular paycheck, decide how much you need for spending money and how much you can stash away. Depositing a set amount out of each paycheck into your savings account at North Shore Bank can help you get into the saving habit. You can do the same with your allowance or money you receive as gifts.

At North Shore Bank, we can make managing your finances quick, easy and safe.

