



LUSO Federal Credit Union School Banking Newsletter

Paul R. Baird Middle School

GRADES 6th-8th, January 2023

Upcoming Dates:

Start 2023 with School Banking

January 1

Happy New Year



January 4

National Spaghetti Day



January 19

National Popcorn Day



January 24

National Compliment Day



"Get Social with Us"

@lusofederal

@luso_federal

@lusofederalcreditunion



It's never too late to join!

Newsletters, Contests, Prizes, and More!

LUSO'S school banking program is a great way to teach kids about banking and financial responsibility.

Join TODAY, or contact school banking representative Cella Fernandes at cfernandes@lusofederal.com or 589-9966 ext. 105 or more information.

S'more Pops

Ingredients

Lollipop sticks
Crushed graham crackers
Large marshmallows
milk chocolate, melted



Directions

Place crushed crackers in a shallow bowl. Insert 1 lollipop stick into each marshmallow. Dip two-thirds of each marshmallow in melted chocolate; allow excess to drip off. Dip in cracker crumbs, covering about half the chocolate.

Place on waxed paper; let stand until set. Store in an airtight container.

DON'T YOU JUST LOVE A GOOD BOOK?

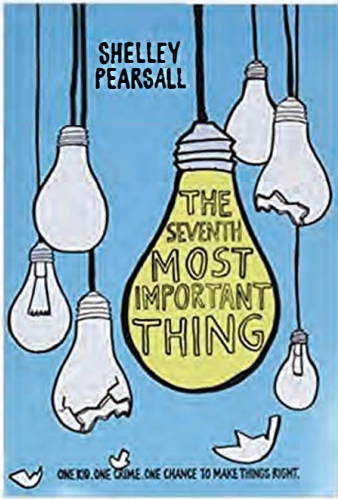


The Seventh Most Important Thing

by Shelley Pearsall

Arthur T. Owens grabbed a brick and hurled it at the trash picker. Arthur had his reasons, and the brick hit the Junk Man in the arm, not the head. But none of that matters to the judge—he is ready to send Arthur to juvie forever. Amazingly, it's the Junk Man himself who offers an alternative: 120 hours of community service working for him.

Arthur is given a rickety shopping cart and a list of the Seven Most Important Things: glass bottles, foil, cardboard, pieces of wood, lightbulbs, coffee cans, and mirrors. He can't believe it—is he really supposed to rummage through people's trash? But it isn't long before Arthur realizes there's more to the Junk Man than meets the eye, and the "trash" he's collecting is being transformed into something more precious than anyone could imagine. . . .



Contest Corner December Contest Winners

Craft Time Oreo Moon Phases

Contest Winners



**Damian Kopka
&
Adriana Serra**



Consistent Depositor Award

**Mrs. O'Keefe
&
Lilliana Saraiva**



Winter Contests



How many marshmallows
are in the jar?
&
Harry Potter Challenge



Enter to win a snow day prize pack!
(winner will be drawn from correct entries)

www.lusofederal.com

Material Required:

- Oreo cookies
 - Popsicle stick
 - Paper plate or the free printable phases of the moon worksheet.
- (www.saturdaygift.com/printable-moon-phases)

Instructions

1. Separate 8 Oreo cookies by slowly twisting the top and bottom cookies. Set the cookies without frosting aside (or eat them!)
 2. Use the popsicle stick, carefully scrape off a portion of the frosting to recreate each moon phase.
- source: mombrite.com



599 East Street, Ludlow
Phone: (413)589-9966 Fax: (413)583-4491

One Crane Park, Suite 4, Wilbraham
Phone: (413)279-3002 Fax: (413)279-1919

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EQUAL HOUSING OPPORTUNITY

LUSO federal CREDIT UNION



SAVING FOR YOUR FUTURE IS EASY WITH...LUSO SCHOOL BANKING!

STATEMENT SHARE ACCOUNT AGREEMENT

School (Circle One): St. John the Baptist East Street School Harris Brook School
Baird Middle School Green Meadows School

Please complete this agreement and have your student bring it to any LUSO Federal Credit Union branch.

STUDENT INFORMATION

Member (1) Name: _____

Mother's Maiden Name: _____

Social Security Number: _____ Date of Birth: ___/___/___

Street Address: _____

City: _____, State: _____ Zip Code: _____

Telephone Number: (____) _____ - _____ Grade Level: _____

Parent or Guardian Signature: _____

Date: _____

JOINT ACCOUNT HOLDER

Signer (2) Name: _____

Mother's Maiden Name: _____

Social Security Number: _____ Date of Birth: ___/___/___

Street Address: _____

City: _____, State: _____ Zip Code: _____

License Number: _____ Expiration Date: ___/___/___

License Issue State: _____ Issue Date: ___/___/___

Telephone Number: (____) _____ - _____

Employer: _____

Business Tel: (____) _____ - _____

Signature of Joint Applicant: _____

Date: _____

The Savings is Fun and L-U-S-O accounts are variable rate accounts and rates are subject to change. At age 12, Savings Is Fun accounts will automatically convert to a L-U-S-O account. **Member share deposit of \$5 compliments of LUSO!**

Please visit our website, www.lusofederal.com, to review current rates. If you have questions regarding our School Banking program, please contact Celia Fernandes at cfernandes@lusofederal.com or 589-9966 x105.



Employee Use Only

Please check the Account applicable to applicant:

- Savings Is Fun Share Account
- L-U-S-O Statement Share Account

Received By: _____

Date: ___/___/___



Harry Potter

TRIVIA CHALLENGE



1. When is Harry Potter's birthday? _____
2. What are the names of Harry's parents? _____
3. Who are Harry's two best friends in the world? _____
4. What house is Harry Potter sorted into? _____
5. What animal can Harry speak to? _____
6. Who was Harry living with in the Muggle world? _____
7. What are the four Hogwarts houses?

8. Which artist played the character of Hermione Granger? _____
9. Who brought Harry to the Dursleys? _____
10. How are students sorted into their houses? _____

Name: _____

School: _____

Grade: _____

