

DP's

KIDS CLUB

FALL 2026 YOUR DOVERPHILA NEWSLETTER

FOURTH QUARTER INCENTIVE!

The fourth quarter saving incentive postcard is coming your way! Look for details on how to get a bendeez stick (available while supplies last).

THE NICKEL: A LITTLE COIN WITH A BIG HISTORY!

Have you ever stopped to look closely at a nickel? This little coin is worth 5 cents, but it has a history that goes back more than 150 years! The nickel we know today was first made in 1866. It got its nickname because it was made with a metal called — you guessed it — nickel! Over the years, the pictures on the coin have changed, but one familiar face has appeared on the nickel since 1938: Thomas Jefferson, the third president of the United States.



Five cents might not seem like much today, but every coin counts! If you saved just one nickel every day for a year, you'd have \$18.25. Save even more coins, and your savings can grow faster.

DoverPhila Challenge: Start a coin jar at home and see how many nickels — or other coins — you can collect. When your jar gets full, bring your savings to the credit union and give your money a new home in your Kids Club account!



WORD OF THE WISE FROM DP OWL

NEEDS VS. WANTS

EXPLANATION

Needs are goods or services you must have to be safe and healthy. They are things required to survive.

Wants are goods and services that you wish to have, but they are not necessary to live a safe and healthy life. They are things that make life more enjoyable or fun — but they are not required to survive.

EXAMPLES

Food is a need because our bodies need it to grow and stay strong. Clothes are a need because they keep us warm and protected from the weather. A home is a need because it provides us with shelter and a place to rest.

A toy in a store that lights up and makes cool noises is a want. You really want it because it looks fun to play with — but you do not necessarily need it.

HANDS-ON TASK

Write down five needs that everyone must have to live healthily and safely. Think about why each of these needs is important and write a sentence or draw a picture about each one!



DoverPhila team members at our annual Boo Fest. Don't forget to join us for our annual Boo Fest!* Details below.

DOVERPHILA PRESENTS

BOO FEST

A SPOOKTACULAR COMMUNITY EVENT!

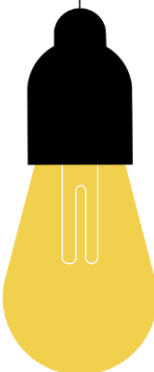
SATURDAY, OCTOBER 17TH
FROM 5:30PM TO 7:30PM
DOVERPHILA'S ADMIN & MAIN OFFICES ON
FILLMORE AVENUE IN DOVER (BACK PARKING LOTS)

FREE EVENT! COME DRESSED IN YOUR BEST COSTUME!

TRICK-OR-TREATING | FACE PAINTING | BALLOON ANIMALS
 ICE CREAM TRUCK | SPECIAL GIVEAWAY (FIRST 100 KIDS)
 OPEN SKY COFFEE CART | MAGIC SHOW (7:00PM – 7:30PM)

BRAIN TEASER

If there are 75 fish in a lake and half of them drown, how many are left?



UPCOMING CLOSURES:

November 26th - closed
 November 27th - close at 2:00pm
 December 24th - close at 1:00pm
 December 25th - closed
 December 26th - closed
 January 1st - closed
 January 2nd - closed

CONTEST TIME! ANSWER YOUR AGE GROUP'S QUESTIONS CORRECTLY AND YOU COULD WIN!

DETAILS: Entries are divided into 3 age groups: Group 1: Ages 0–4; Group 2: Ages 5–9; Group 3: Ages 10–12. Each group will have 1st (\$25), 2nd (\$15), and 3rd (\$10) place winners. Deposits made to Kids Club accounts. Submit entries at any DoverPhila location or mail to: DPFCU, Attn: Kids Club Trivia Contest, 119 Fillmore Ave., Dover, OH 44622. Include your name, address, age, and phone number. Entries must be postmarked by October 31. Full rules at www.dpfcu.org or available at any location.

First Name: _____ Last Name: _____ Age: _____

Address: _____ Phone Number: _____

CONGRATULATIONS TO LAST QUARTER'S WINNERS!

AGES: 0–4

1ST PLACE: MAXTON DUMMERMUTH
2ND PLACE: MAVERICK HAYES
3RD PLACE: WESTON ROUP

AGES: 5–9

1ST PLACE: OLIVIA MENAPACE
2ND PLACE: BARRETT HAYES
3RD PLACE: SKYLAR ARMSTRONG

AGES: 10+

1ST PLACE: KATO LEWIS
2ND PLACE: COGAN BOWER
3RD PLACE: CONNOR RHINE

AGES 0–4 Using what you learned about “needs” and “wants,” draw a picture of a need and a want.

contest details:

AGES 5–9 Use the boxes to write out how to make a dollar four different ways.

contest details:



AGES 10+ Can you crack the savings code? You have \$50 saved and want to buy something that costs \$80. You decide to save \$5 each week.

1. How many more dollars do you need to save? \$_____

2. How many weeks will it take to reach your goal? _____ weeks

BONUS CHALLENGE: You find \$10 from your birthday and add it to your savings. Now how many weeks will it take to reach \$80? _____ weeks

KIDS CAN MAKE A DIFFERENCE, TOO!

During Member Appreciation Month in August, our members got to vote for a local, non-profit organization to receive a \$1,000 donation from DoverPhila Federal Credit Union! It was a fun way for our members to help choose where we could make a difference in our community.

And guess what? You don't need \$1,000 to make a difference! Kids can give back, too. You could donate a toy you've outgrown, help a neighbor with yard work, pick up litter at a park, or collect food for a local food pantry.

YOUR CHALLENGE: What's one thing YOU can do to make your community a little better? Pick an idea and give it a try!