KIDS CLUB NEWSLETTER

FSB FIRST STATE BANK MEMBER FDIC

www.fsbwc.com

Fall 2026

GREETINGS FROM DOLLARS THE DOG

Hey Kids,

In September, First State Bank will merge with NorthStar Bank!

We welcome our new friends in **Estherville** (2202 Central Ave and 508 1ST Ave N) and **Armstrong** (403 S 4th Ave). I hope every young saver enjoys learning about saving with the First State Bank Kids Club!

Beginning in September, you can **make your deposits and visit our friendly staff** at 11 First State Bank locations in Webster City, Armstrong, Clarion, Eagle Grove, Estherville, Fort Dodge, Humboldt, Jewell, Lake View and Stanhope.

When you make a deposit to your Kids Club Savings Account you get to pick a prize from the **Kids Club Treasure Chest**! You get an instant reward for making the deposit, and your savings account earns **interest**. That means that keeping your money in your account earns you more money in that account!

Other Kids Club member perks include the quarterly **Kids Club Newsletter** and **exclusive activities and promotions**.

Check out the promotion in the next column to get a fun gift to celebrate the First State Bank Kids Club and new locations.

Opening a **Kids Club Savings Account** is all that it takes to become a member of the most fun banking club.

The First State Bank Kids Club is a fun way to grow your savings!

Your Friend,

Dollars The Dog



DOLLARS & $ENSE

For Parents & Guardians

Strong money habits and financial literacy start early, and First State Bank offers a savings account just for kids to help start them on the right track.

The **Kids Club Savings Account** is for those 12 years old and under and requires a low minimum balance of $5 to open. It is a great way to get a child started with saving.

Money in the Kids Club Savings Account earns interest and allows for some withdrawal which makes it a great option to keep money safe and accessible. This makes the account a good way to save for short-term goals, like saving for a new game or money for vacation souvenirs.

Your child will get to pick a prize from the First State Bank Kids Club Treasure Chest when a deposit is made to the account. The treasure chest provides an instant reward to help demonstrate the reward of saving.

We invite you to ask a Personal Banker or visit our website (**www.fsbwc.com**) to learn more.

KIDS CLUB PLAYING CARDS

Kids Club members: complete and cut out this section then take it to any of our 10 First State Bank locations to receive a **free deck of playing cards** to play games with family and friends!

Name: _____

Hometown: _____

Promotion runs 10/1/2026 - 11/15/2026, while supplies last.

Webster City, Armstrong, Clarion, Eagle Grove, Estherville, Fort Dodge, Humboldt, Jewell, Lake View and Stanhope

PUMPKIN SNACK BITES

Ingredients

2 c	old-fashioned oats
4 t	pumpkin pie spice
1 c	pumpkin pie filling
2/3 c	maple syrup
2/3 c	mini chocolate chip



Instructions

In a large bowl, stir together oats and pumpkin pie spice. Add the pumpkin puree and maple syrup to the bowl. Stir thoroughly until well-combined. Gentley stir in the chocolate chips. Scoop approximately one tablespoon of mix and roll between hands to create a smooth ball. Tip: use cooking spray on your hands if the mixture is sticking. Place the scoops on a tray in a single layer and refrigerate 10-15 minutes. Remove from refrigerator and enjoy! Store leftovers in an air-tight container in the refrigerator up to one week.



Check your community to see if there is a merchant or downtown trick or treat event. First State Bank participates when able. I may even make a surprise appearance!



KIDS CLUB PLAYING CARDS

First State Bank Kids Club members may each receive one deck of playing cards with this promotion, which runs 10/1/2026 - 11/15/2026. To get the cards, please fill in the name and hometown of the child, cut it out of the newsletter, then take the cut out to any of our 11 First State Bank locations. While supplies last.

There are so many games that can be played with a 52-card deck! Here are some ideas to note:

Go Fish	War	Spoons	Pig
Old Maid	Rummy	Crazy Eights	Hearts

There are also many one-player games, like Solitaire!

WORD FIND

Look for these words hidden in the puzzle:

Acorn	Cranberry	Pecan
Butternut	Harvest	Pumpkin
Cider	Maize	Sunflower

S	F	L	P	U	M	P	K	I	N
U	B	H	A	R	V	E	S	T	U
N	I	U	L	D	K	C	F	O	T
F	C	B	T	U	V	A	E	T	B
L	G	R	W	T	N	N	A	P	Z
O	T	E	D	J	E	E	Q	C	W
W	L	D	O	M	X	R	Y	R	K
E	Z	I	A	M	H	H	N	Y	U
R	A	C	O	R	N	N	N	U	P
C	R	A	N	B	E	R	R	Y	T

WORD SCRAMBLE

Unscramble the following to create the fall words.

VARHSET _____

CEPNA _____

SRCAEORWC _____

QRRIUSEL _____

REYNRBRAC _____

KUNMPPI _____

CAHRROD _____

Word Scramble answers: harvest, pecan, scarecrow, squirrel, cranberry, pumpkin, orcard