



Trust you are settling well into the new school term. Yes, sometimes it is hard switching from holiday mode to school mode but you know what? It's worth it. Remember that you are taking a step forward towards achieving your dreams. There is nothing like getting a good education, it gives a good foundation for the rest of one's life. In this quarter's edition are helpful tips on how to stay safe during the ember months, riddles, tongue twisters and lots more.

BE SAFE. STAY SAFE.

Tips to help you stay safe.

The 'Ember Months' Are Here- Stay Safe This Last Quarter

The last four (4) months of the year i.e. September, October, November and December are often referred to as the 'ember months'. It is generally believed that criminal activities are usually on the increase during these months. In order not to fall victim of any crime, you will need to stay vigilant and take safety precautions. Here are a few tips to help you stay safe throughout the ember months.

1: Know Your Name, Number and Address:

You may think you are young but it is important you know basic contact details like your name, your parent's name and contact number. You should be able to share your parents' contact numbers with someone, in case of an emergency. Also, knowing where your home is and any nearby landmark is also important. Memorize these with regular practice at home. Also, it is good to memorize a backup number to call, like a grandparent, uncle or aunt.

2: Do not Eat Anything Given To You By a Stranger:

No matter how tempting the treat is, if it comes from a stranger, you should not eat it. It is dangerous to accept food from anyone. Politely refuse in case someone is offering food without your parent's consent or in their absence.

3: Do not Climb Over The Fence:

You may be playing ball and suddenly it bounces off over a fence. Never try and retrieve something by climbing over a fence. If something like this happens, ask for the help of a grown up, but never attempt to retrieve the item on your own.

4: Do not Walk Off The Yard Alone:

It is not safe to do this. Especially at night. Know that it is not permissible to walk out of your yard alone. If you need to go out for anything, a known adult or your parent should accompany you at all times.

5: Do not Your Share Address and Phone Details with Anyone

(Except in situations as in Rule#1):

It is unsafe to share personal details like phone numbers, address, email ids or pictures with strangers. Any information that is shared should only be with your parent's consent. It is important that you know these basic safety rules as it will help you not just during the ember months but through your journey in life.



Visit us@ <https://earlysavers.accessbankplc.com/> or Send us an email @ childrenbanking@accessbankplc.com or to the contactcenter@accessbankplc.com or Call us on: (01) 236-2043, +234 1- 2712005-7, +234 1-2802500, +234 – 803-860-1140




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Sign up for the ongoing Access Bank Family Fortune Promo and stand a chance to win amazing gifts such as scholarships, family shopping spree, generator, family vacations, cars, family house and so much more! Sounds unbelievable, but it's actually true!

And it's so easy to join in. All you need to do is, get members of your family, friends or colleagues to **OPEN a savings account to form a Family Banking Scheme**. Save a cumulative of N150, 000 in your Family Banking Scheme for 7 days and qualify for a weekly selection.

And then a cumulative of N300,000 for 30 days and qualify for a monthly selection. And to qualify for the grand prize of a family house, family cars, scholarships and more maintain a cumulative balance of a minimum of N300,000 for 90 days till the day of the MEGA selection in December. Hurry now and visit www.accessbankplc.com/savetoday or walk into a nearby Access Bank branch to learn more.

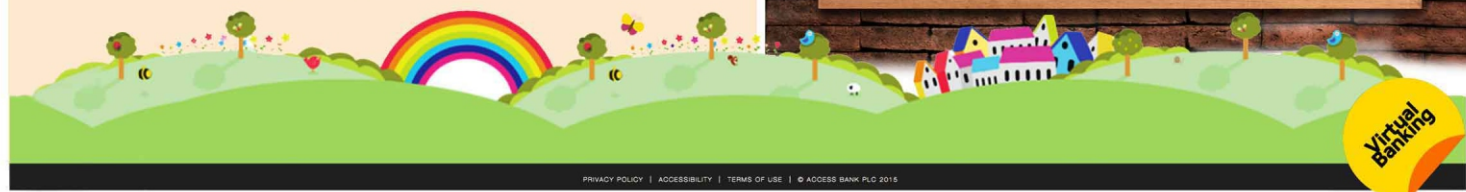
Don't get left out guys! There's something for everyone.

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Stay up to date with the latest edutainment news, events, competitions, promos and amazing games on the Early Savers Microsite. Click here to get started <https://www.accessbankplc.com/personal-banking/early-savers-account.aspx>



Are you between the ages of 6-17 with a passion for writing short stories, poems or articles? You too can become a contributor to the Early Savers Microsite. Simply send a mail to childrenbanking@accessbankplc.com to get started.



Visit us@ <https://earlysavers.accessbankplc.com/> or Send us an email @ childrenbanking@accessbankplc.com & contactcenter@accessbankplc.com or Call us on: (01) 236-2043, +234 1- 2712005-7, +234 1-2802500, +234 – 803-860-1140



SHORT STORY: BAD COMPANY

A rich man had only one son. The son fell into bad company. He developed many bad habits. The man was much worried about the habits of his son. He tried his best to mend his habits but he could not succeed. One day he thought of a plan to teach his son a lesson. He went to the market and purchased some fresh apples and a rotten one. He came back to his home and called his son. He asked his son to put all the apples along with the rotten one in a wardrobe. The son did the same. After some days, the father asked his son to bring the apples. As he opened the door of the wardrobe he was surprised to note that all the apples had become rotten. He felt sad. At this, his father told him to see how one rotten apple had spoiled all the rest. In the same way one bad companion could spoil all others. The father's advice had the desired effect. The boy gave up bad company and became good again.

Moral: Make friends with good people of like minds and not those that will corrupt you. Better to be alone than in bad company!

Sent in by Ruth Ogbonna



You can be **N1,000,000** richer with Access Savings Plus





- Customer fills a simple one page form in the branch/through a staff
- Deposit Certificate will be issued for every Investment booked in multiples of N25,000.00
- All investments that are meet the 30 days minimum tenor will be eligible for the monthly Random Selection
- Random selections are held once a month at stipulated dates
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With the Access Savings Plus, you can:

- Make a minimum initial investment amount as low as N25,000.
- Earn interests and bonus payments on their investments
- Enjoy 100% Capital Protection and Preservation
- Enter and exit freely as well as activate a rollover option
- Use your invested funds as security for loans

The higher their investments, the more their chances of winning the bonus... Do not be left out!




QUARTER 4, 2017

A Financial edutainment publication from the Children Banking team @Access Bank.

RIDDLES

- A seven letter word containing thousands of letters
- Mr Smith has 4 daughters. Each of his daughters has a brother. How many children does Mr Smith have?
- What never asks questions but is always answered?
- What is harder to catch the faster you run?
- What word looks the same upside down and backwards?
- What gets whiter the dirtier it gets?
- Name a city where no one goes?

**Answers are on the notice board below.*



TONGUE TWISTERS

- Black bugs blood
- Good blood, bad blood
- Specific Pacific
- Selfish shellfish

TRIVIA

How fast can you find the **Family Fortune Promo Rewards** in the puzzle below:

HOUSE	S M D F K P H H X S J M M N R
FURNITURE	J C D A M Q Y N K C O M O F E
GOTV DECODERS	R N H P T V V N U V I I B U D
CAR	E O D O T A A M I G T D I R O
TELEVISION	S M T S L B B E K A S F L N C
MOVIE TICKETS	U J D A R A T U C V R Q E I E
GENERATOR	O B B E R I R A N K U A P T D
HOME THEATRE	H D W P C E V S D D K W H U V
POWER BANKS.	A O G K C Y N V H Z L A O R T
FAMILY VACATION	P A E U L E F E I I L E N E O
DSTV	T T G I C A R I G E P O E F G
DATA BUNDLE	S L M E X C E B H I V S S G J
SCHOLARSHIPS	N A S H O P P I N G S P R E E
SHOPPING SPREE	F E R T A E H T E M O H E Y N
MOBILE PHONES	T E L E V I S I O N M E J F P

NOTICE BOARD

ARE YOU TIRED OF THE STRESS OF MAKING REGULAR CASH DEPOSITS OR ELECTRONIC TRANSFERS TO YOUR CHILD'S EARLY SAVERS ACCOUNT? THEN PLACE A STANDING ORDER FOR AUTOMATIC TRANSFER OF FUNDS FROM YOUR ACCOUNT INTO THE EARLY SAVERS ACCOUNT AND ENJOY A FAST, RELIABLE, SECURE AND STRESS FREE BANKING.

DO YOU WANT TO BE A CONTRIBUTOR TO THIS PUBLICATION? PLEASE SEND YOUR DETAILS AND CONTRIBUTION TO CHILDRENBANKING@ACCESSBANKPLC.COM.

THE FOLLOWING DETAILS ARE REQUIRED.

- CHILD'S NAME
- AGE
- SCHOOL
- PARENTS EMAIL AND MOBILE NUMBER (MOM OR DAD)

ANSWERS TO THE RIDDLES: • MAILBOX • HE HAS FIVE CHILDREN, ALL OF THE DAUGHTERS HAVE THE SAME 1 BROTHER. • A DOORBELL • YOUR BREATH • SWIMS • A CHALKBOARD • ELECTRICITY

