



WELCOME TO 2016

The Early Savers newsletter is a quarterly publication of the Access bank Children Banking Team. We believe making sound financial choices is a lesson worth learning early in life using a mix of education and entertainment.

In this edition, we will be introducing the Early Savers Stars, familiarize yourself with them and their characters on the Early Savers site. You will also find useful tips that will help you earn and save money. Generally, it's lots of fun while you learn.

As we welcome you into the New Year, remember to make the Early Savers newsletter a companion and tell your friends about it.

Have an enjoyable read!

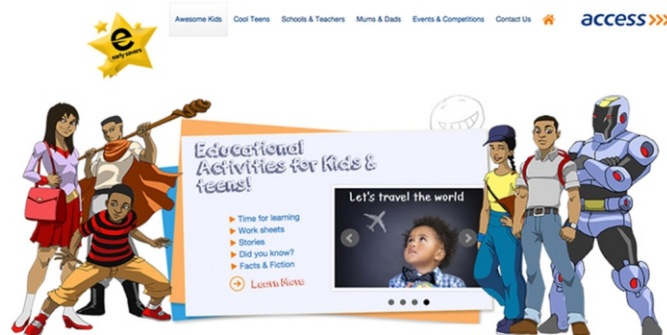
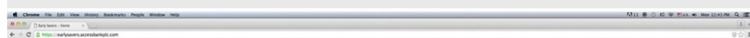
THE EARLY SAVERS MICROSITE

The Early Saver microsite is a purpose built website offering financial edutainment for children up to 16 years of age, with sections for Moms and Dads. Schools and teachers are also not left out.

The microsite is one of the best places to visit when on your computer or other mobile electronic devices. It is designed to complement the offline activities of the Early Savers Club by providing access to even more learning materials, games and activities.

You will experience virtual banking, engage Mom at work with the chores section and you will get a personalized birthday message when you register on the site.

On the Early Savers site, it's a world of fun, education and entertainment all the way. Log on today @ <https://earllysavers.accessbankplc.com>



QUICK LINKS



MEET OUR EARLY SAVERS CHARACTERS

★ Tony X

TONY X donning a signature red backpack, Tony X the game maestro and a veteran of the game at just 16 years continually encourages you to beat your last score.



★ Zero 216

Zero 216 was just an ordinary toy-robot until he was rescued by junior who later became his buddy and adventure-partner thus helping junior realize his dream of going on adventures. If you love adventures, you probably can't wait to get on the website.



★ Linda Ray

Linda Ray is a great story teller who learnt the art of story-telling from her Grandma. Having discovered her love for story-telling, Linda uses her super imaginative ability to keep her peers entertained and informed.

Share a story from Grandma with us on www.earllysavers.accessbankplc.com



★ Handy Amina

Handy Amina having learnt that although chores are not fun, but they had to be done, Handy Amina developed a guiding axiom "Chores done, Worries gone". Amina will teach you how to get your chores done and also remind you to get them done



★ Captain Save

Captain Save imbibed a culture of saving 20% of his allowance or every money gift in his Early Savers Account and he soon realized over time that he had a little growing fortune. Meet the captain at the "Earn" section of the microsite to teach you to become financially savvy.





COOL TEENS

Dear TEENAGER,

Isn't it cool being a teenager?
And with our Cool teens Section,
you are on your way to becoming
a better informed teenager.

Designed with you in mind, the Cool
Teens Section helps you learn about
how to open and manage an account,
the concept of lending and borrowing
money, and other useful information that introduces you to
the world of banking, preparing you for the real world ahead.

Check it out @ and invite your friends too



THE BANKING PRODUCT FOR CHILDREN- EARLY SAVERS ACCOUNT

The **Early Savers Account** is the first step on the ladder to the world of
banking. Parents can operate this account on behalf of their children till
they are matured enough to operate it on their own.

However, any child that has an Early Savers account enjoys lots of
benefits which you and your parents will not like to miss.

Here are just a few:

- Visit to our branches for holiday banking
- Access to Education loan(School fees advance)
- Gifts for attaining saving milestone
- Access to the Early Savers microsite
- Membership of the Early Savers club

What is an Early Savers Club?

The Early Savers Club engages children in fun and interactive ways
to learn about money. Using a child-friendly curriculum, the club will
help you develop important foundational knowledge needed to
cultivate good money management habits. The curriculum, which
meets the highest educational standards, also provides practical
instructions to help children prepare for the real financial world.

Let's bring the Early Savers Club to your neighbourhood, nominate your
school, estate, church, or mosque today.

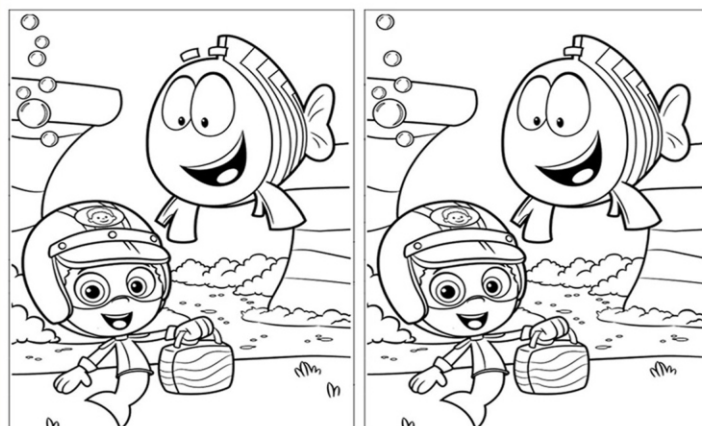
Find out more on <https://earlysavers.accessbankplc.com/early-savers-account>



WORD SEARCH: MONEY MANAGEMENT & BUDGETING

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

MONEY
PLANNING
CHECKS
CREDIT
FINANES
RENT
EMPLOYMENT
BUDGET
INCOME
GOALS
SPEND
EXPENSES
SAVINGS
NUMBERS
PAYMENT
BILLS
CHEQUINGS
MANAGEMENT
DEBT



FIND THE 5 DIFFERENCES

Please check out the answers to the puzzle and spot the difference on the Early Savers microsite

NOTICE BOARD

WE'VE GOT FUN AND EXCITING EVENTS COMING UP

EARLY SAVERS RADIO SHOW WITH MANNIE COMES UP
SOON ON COOL FM 96.9

2016 GLOBAL MONEY WEEK WITH THE THEME
"TAKE PART. SAVE SMART" PROMISES TO BE A WEEK
OF FUN ACTIVITIES TOWARDS HELPING YOU BECOME
A MORE INFORMED ECONOMIC CITIZEN.

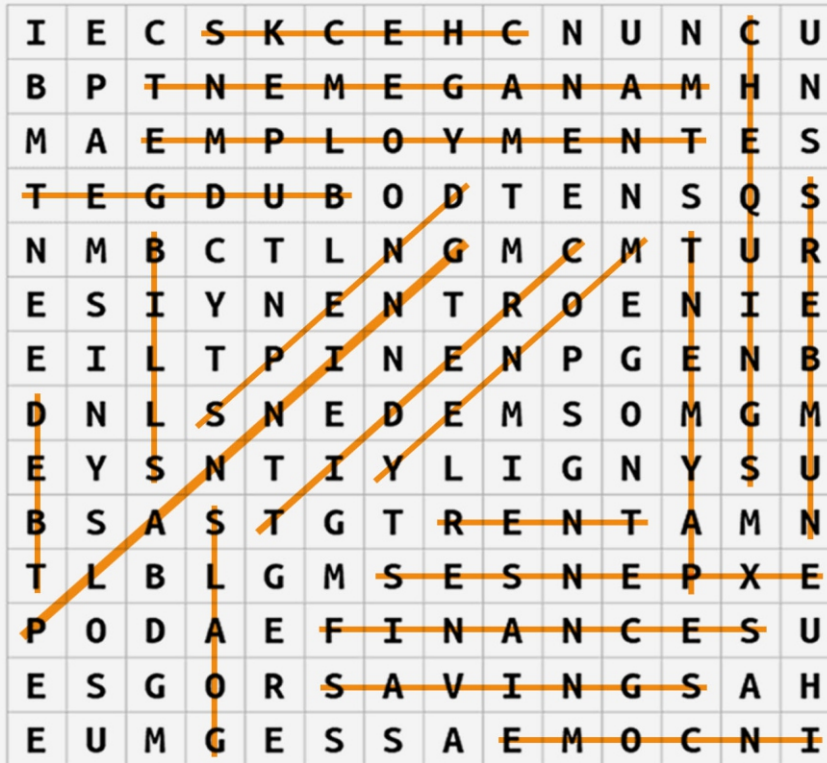
DO YOU WANT TO BE A CONTRIBUTOR TO THIS PUBLICATION?
PLEASE SEND YOUR DETAILS AND CONTRIBUTION TO
CHILDRENBANKING@ACCESSBANKPLC.COM.

THE FOLLOWING DETAILS ARE REQUIRED.

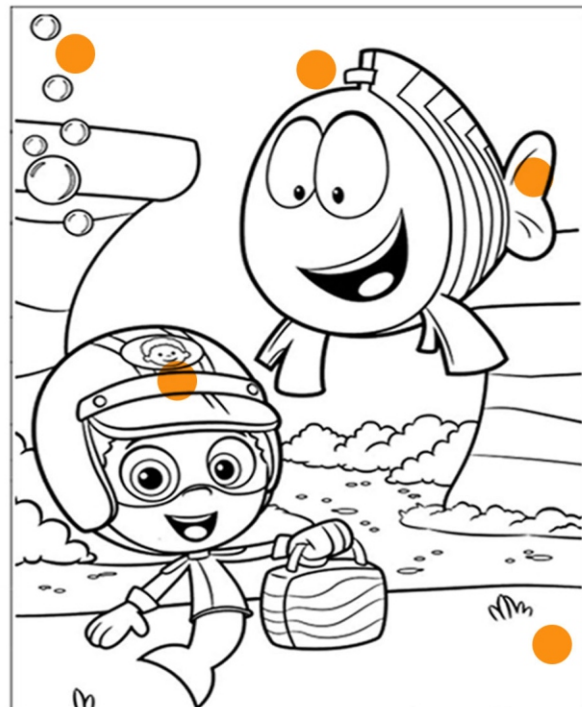
- CHILD'S NAME
- AGE
- SCHOOL
- PARENTS EMAIL AND MOBILE NUMBER (MOM OR DAD)

Virtual
Banking

WORD SEARCH: MONEY MANAGEMENT & BUDGETING



MONEY
 PLANNING
 CHECKS
 CREDIT
 FINANCES
 RENT
 EMPLOYMENT
 BUDGET
 INCOME
 GOALS
 SPEND
 EXPENSES
 SAVINGS
 NUMBERS
 PAYMENT
 BILLS
 CHEQUINGS
 MANAGEMENT
 DEBT



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