



Note from Darlene

I hope you've all had a wonderful summer filled with memorable experiences. I encourage those who attended our senior fraud events to share the valuable knowledge gained with friends and family.

As the leaves begin to fall, it's a gentle reminder that the holiday season is just around the corner. To help you get a head start on gift ideas for your beloved grandchildren, we've included some useful information.

Keep an eye out for more information and tips in our upcoming November newsletter.

HAPPY NATIONAL GRANDPARENT'S DAY ON SEPTEMBER 8TH!

As we watch our grandkids grow, we all dream of a bright and secure future for them. One meaningful way to contribute to their future is by opening a Horicon Bank Kids Club Savings Account! It's a simple step that can have a lasting impact on their financial well-being (and do they REALLY need more toys?!)

WHY OPEN A SAVINGS ACCOUNT FOR YOUR GRANDKIDS?

Early Financial Education: Opening a savings account teaches kids the basics of money management. They learn about saving, budgeting, and the importance of setting financial goals from a young age.

Building a Safety Net: A savings account provides a secure place for kids to stash their money, whether it's from allowances, gifts, or earnings from chores.

Encouraging Responsibility: Managing a savings account gives children a sense of responsibility and ownership of their money.

HOW TO GET STARTED

Stop into your local Horicon Bank and ask about opening a savings account for your grandkids! You'll need knowledge of your grandkid's:

- First and Last Name
- Middle Initial
- Date of Birth
- Social Security Number
- Home Address

Opening a savings account for your grandkids is more than just a financial gesture- it's an investment in their future and a way to share valuable life lessons.

HEALTHY FALL RECIPE



Scan this QR code or visit this site, below to make healthy Apple Pie Breakfast Cookies with your grandkids or loved ones!

<https://tinyurl.com/4paj9ke7>



LOOKING FOR SOMETHING FUN TO DO THIS FALL?

There's great local fun for you and your grandkids right in our communities! Check out these local events and spaces guaranteed for family fun:

- West Bend's Shalom Wildlife Center
- Fond du Lac Children's Museum
- Horicon Marsh Trails and Explorium at the Education and Visitor Center
- Lion's Den Gorge Nature Preserve in Ozaukee County
- Green Lake's Golden Days Harvest Fest – September 28-29
- Fall Into Grafton – October 12

HORICON BANK IN YOUR COMMUNITY



We had fun at the Museum of Wisconsin Art's (MOWA) annual Chalk Fest in West Bend! This is a free, outdoor arts festival at the museum's four-acre campus and features artists from the Wisconsin arts community. Pictured are Horicon Bankers, Mikaela and Kelly!