

HEALTHY HALLOWEEN
SNACKS



Prep Time: 20 minutes | Servings: 6

Monster teeth and boo-nanas, oh my!

These healthy, easy-to-make snacks are perfect for Halloween parties! Plus, they're made with easy-to-find ingredients.

Peanut Butter Apple Monster Teeth

Ingredients:

- green apples
- peanut butter
- sunflower seeds

Instructions:

Slice the apples. Put a spoonful or two of peanut butter in a small plastic bag. Cut a hole in the bottom corner of the bag. Squeeze the peanut butter onto one apple slice. Top with another apple slice and push slightly to stick together. Place sunflower seed “teeth” along the peanut butter. Enjoy!

Boo-nanas

Ingredients:

- bananas
- regular-sized chocolate chips
- mini chocolate chips

Instructions:

Assemble just before serving so they don't turn brown! Cut the bananas in half. Place two mini chocolate chips for the eyes and one regular-sized chocolate chip for the mouth. Enjoy!

<https://meaningfuleats.com/5-healthy-halloween-kids-snacks-gluten-free/#wprm-recipe-container-30062>

SAVE THE DATE!

Big Buck's Pictures
with Santa

Saturday, December 6, 2025
9:00 am to Noon
Arvada Branch - 6221 Sheridan Blvd.

A JOYFUL TRADITION
Capture the Moment
with SANTA!



Join Big Buck as we welcome the holiday season—and Santa—on December 6th!

Bring your cameras, holiday attire and wish list to tell Santa. We'll provide smiles, refreshments and gifts for our Lil' Partners!

*While supplies last

NO TRICKS, JUST TREATS! COLOR TO WIN \$25!

Enter your child in the Lil' Partners Quarterly Coloring Contest.
The winning Lil' Partners will each receive \$25!



Deadline for entries is
November 14, 2025

One child from each age group below will win a \$25 Visa® gift card.
2 yrs. and under | 3–4 yrs. | 5–6 yrs. | 7–8 yrs. | 9–10 yrs. | 11–12 yrs.

Drop off entries by November 14, 2025 at any Partner Colorado branch, or mail entries to: Partner Colorado Credit Union, 6221 Sheridan Blvd., Arvada, CO 80003, ATTN: Marketing Department. Winners will be chosen on November 21, 2025. Artwork will be enjoyed at our branch and will not be returned.

ENTRY FORM

Name: _____

Age: _____ Parent's Phone: _____

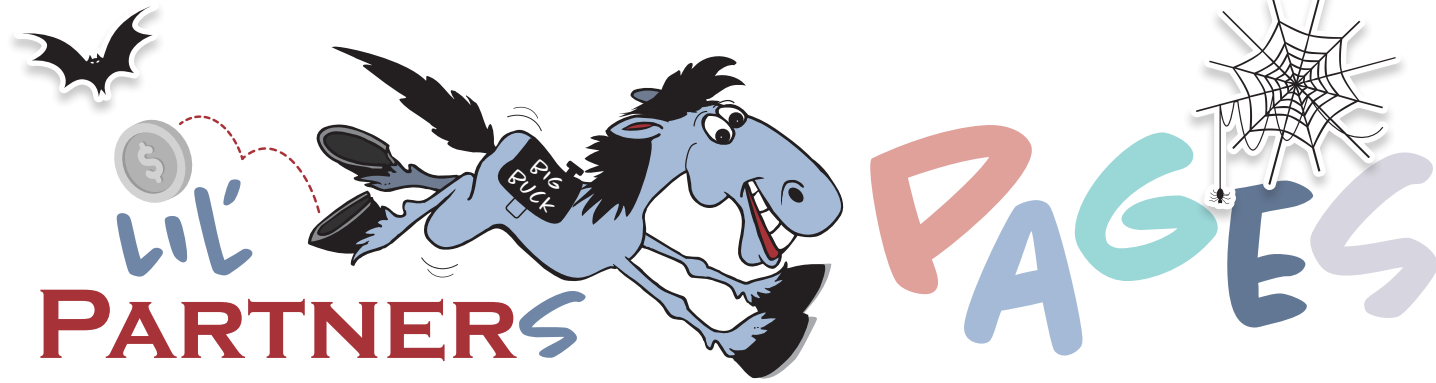
Lil' Partners COLORING CONTEST RULES: The contest is open to all eligible members of Partner Colorado Credit Union twelve (12) years of age or younger. Entries must be submitted by November 14, 2025 (no later than 5:30 pm MDT). Limit one (1) entry per child. Entries must be submitted with a completed entry form. By signing the entry form, you're giving Partner Colorado permission to use, publish, post or display the coloring for any purpose, including but not limited to advertising, promotional and publicity purposes, in all forms of media. The winners will be determined by a vote. Winners do not need to be present to win.

HAPPY HALLOWEEN

PARTNER COLORADO CREDIT UNION



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Fall 2025

Boo To You
FROM OUR CREW!

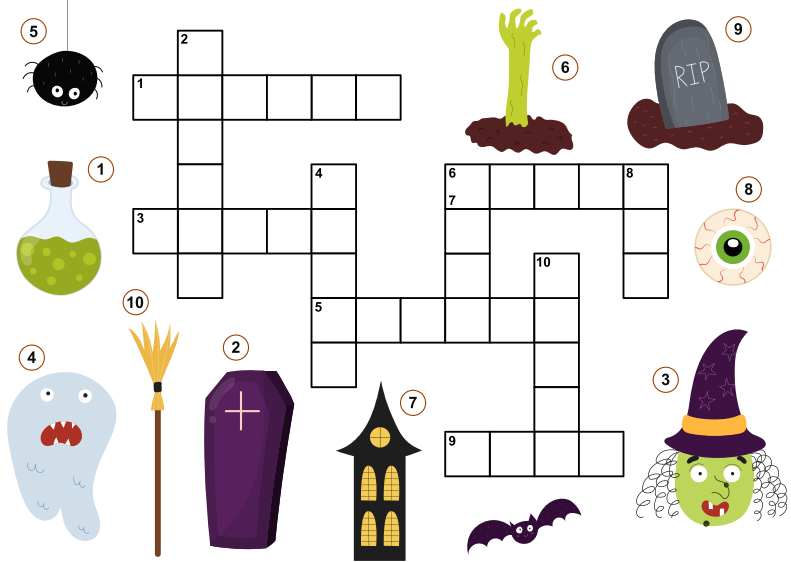
As fall settles in and Halloween approaches, we've packed this edition with loads of spooktacular fun and helpful tips just for you! First up, get ready to be amazed by some fun facts about bats, some essential safety tips for pumpkin carving—and for the little chefs out there, we're featuring no-bake healthy Halloween treats! Save the date: Pictures with Santa is just around the corner. Finally, Big Buck's Tip of the month highlights the benefits of using four banks instead of just one. Discover how spreading your savings can lead to even bigger rewards! So grab a pumpkin spice treat and your crayon box and dive into this month's newsletter.

Visit any Partner Colorado Credit Union and make a deposit into your child's account, and we'll give them a Trick-or-Treat bag already filled with goodies*!

*One per child while supplies last.



Solve this Halloween Crossword!



Answers:
1. Poison 2. Coffin 3. Witch 4. Ghosts 5. Spider 6. Hand
7. House 8. Eye 9. Tomb 10. Broom

WHAT'S INSIDE

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PARTNER COLORADO CREDIT UNION

FUN FACTS ABOUT BATS

There are 1,100 species of bats worldwide, with 40 species in the United States alone. Though small in physical size, bats have a large footprint, making up one-quarter of the world's mammals. Learn more about one of the natural world's unsung heroes:

1. Bats can live more than 30 years and can fly at speeds of 60 miles per hour—or more! In fact, University of Tennessee researchers found that the Mexican free-tailed bat could reach speeds up to 100 mph, making it by far the fastest mammal on Earth.
2. Bats can find their food in total darkness. Not all bats are nocturnal (meaning they're awake at night). But those that are can locate insects to eat by emitting inaudible high-pitched sounds, 10-20 beeps per second, and listening to echoes. This is called echolocation.
3. Bats can eat up to 1,200 mosquitoes an hour. Often, bats consume their body weight in insects every night, helping keep bug populations in check.
4. Some bats hibernate in caves through the cold winter months. Bats can also survive freezing temperatures, even after being encased in ice.
6. Bat droppings, called guano, are one of the richest fertilizers. Bat guano was once a big business—guano was Texas' largest mineral export before oil! In fact, Austin is a seasonal home to North America's largest urban population of Mexican free-tailed bats, which live beneath the Congress Avenue Bridge. Approximately 1.5 million bats reside there.
7. The world's largest bat is the "flying fox," which lives on islands in the South Pacific. The flying fox bat has a wingspan of up to six feet. In contrast, the world's smallest bat is the bumblebee bat of Thailand, which is smaller than a thumbnail and weighs less than a penny.
8. Baby bats are called pups! Most bats have only one pup a year. Bat mothers can find their babies among thousands or millions of other bats by their unique voices and scents. Having only one pup a year makes bats extremely vulnerable to extinction.

<https://www.nature.org/en-us/about-us/where-we-work/united-states/arizona/stories-in-arizona/top-10-bat-facts/>



BAT JOKES!

What's a bat's favorite dessert?

Fly-scream

What is the first thing a bat learns at school?

The alphabat

What has 18 legs and 18 wings and catches flies?

A bat baseball team

NO TRICKS, JUST TREATS!

COLOR TO WIN \$25!



Color the image below and you could be one (1) of six (6) Lil' Partners to win a \$25 prize!
Deadline for entries is November 14, 2025.



PUMPKIN CARVING

Safety Tips

🍬 Is there a minimum age for carving a pumpkin?

It is recommended that only children ages 9 and older carve their own jack-o'-lantern, provided they have the skills and strength to safely utilize age-appropriate pumpkin carving tools. While those younger should not do the actual pumpkin carving, they can still get in on the fun:

- Search for pumpkin carving ideas based on the age of the child.
- Have them draw the patterns for their pumpkins.
- Allow them to decorate their pumpkins with markers, paint or non-carving decoration kits.
- Let them clean out the seeds and pulp from inside the pumpkins.
- If you decide to let your children carve pumpkins, closely supervise in case anything goes wrong.

🍬 When should I carve my pumpkin?

- If the weather is cooler, you can carve your pumpkin up to seven days before Halloween.
- If you or your child get tired while carving, put the pumpkin in the refrigerator and start again later.
- A carved pumpkin usually lasts three to five days.

🍬 What pumpkin carving tools should be used?

Big kitchen knives aren't the best fit for this job. According to Consumer Reports, a pumpkin carving kit is a safer option. The tools in these kits are smaller and designed to easily pierce pumpkins, but not as sharp as your average kitchen knives.

- Work slowly and steadily—don't rush the project.
- Cut away from your body with the carving tool.

🍬 Pumpkin carving safety

Before you start carving, prepare your pumpkin carving area and tools. Make sure to follow proper technique to help avoid finger and hand injuries:

- Use small, controlled motions when carving.
- Work in a well-lit work area.
- Keep your free hand out of the way to avoid mishaps.
- Make sure the carving area is dry, well lit and on a stable surface.
- Wash and dry all of your tools before carving.
- Keep your hands clean and dry to avoid slipping.

If a minor injury occurs, rinse and clean the wound with warm water, applying pressure with a clean cloth. Seek medical attention if the bleeding doesn't stop within 15 minutes, or if the cut is deep or may need stitches. For more serious injuries call 9-1-1.

<https://www.statefarm.com/simple-insights/family/safety-tips-for-pumpkin-carving>

A PUBLICATION OF PARTNER COLORADO CREDIT UNION 5

Big Buck's Tip for
Saving Smarter:
Four Banks,
Not One!



How good of a saver are you? Is it easy to save money or is it tough? Here is a simple trick from Big Buck to help you save money.

Use four little banks. Label each bank with the way you'll use the money: SAVE, SPEND, INVEST, and GIVE.



- **A spending bank for money to be used soon on everyday things.**
- **A saving bank for money to be used later on larger items.**
- **An investing bank for money that will be used several years from now.**
- **A giving bank for gifts to help others.**

Big Buck is so proud of how you are already making smart choices with your savings!

Find all 10 Halloween stickers.

