Waukesha State Bank

PO BOX 648
WAUKESHA WI 53187
Member FDIC

EASY HOMEMADE HOT CHOCOLATE

Skip the powdered packets and make your own hot chocolate! Gather the ingredients and follow these easy instructions below for a great winter treat. Makes 4 servings.

- 4 cups milk (preferably whole or 2%)
- ¼ cup unsweetened cocoa powder
- ¼ cup granulated sugar
- ½ cup bittersweet or semisweet chocolate chips or chopped chocolate bar
- ¼ teaspoon pure vanilla extract
- Toppings (whipped cream, sprinkles, peppermint candies, etc) - optional

1. Place milk, cocoa powder and sugar in a small saucepan.
2. Heat over medium/medium-low heat, whisking frequently, until warm (but not boiling).
3. Add chocolate chips and whisk constantly until the chocolate chips melt and distribute evenly into the milk.
4. Whisk in vanilla extract and a pinch of salt (if desired).
5. Add your toppings (if desired) and serve immediately.

Source: https://celebratingsweets.com/homemade-hot-chocolate/

Plus, don't forget to go to the Friendly's Club page on our website, at the beginning of each month, to view the new monthly trivia question. Answer the question at any Waukesha State Bank office, and get a token that you can save and redeem for cool prizes.

FRIENDLY POST

A special note from Friendly the Eagle *January 2026*

WHAT DO BANKS DO?

Banks are places that help people manage their money safely and smartly. While they might look simple from the outside, banks do a lot behind the scenes.

KEEPING MONEY SECURE

One of the main jobs of a bank is to keep money safe. Instead of carrying cash around or storing it at home, people put their money into bank accounts. This reduces the risk of losing it and makes it easier to keep track of.

HELPING MONEY GROW

When money is kept in a savings account, banks often pay interest. Interest is extra money the bank adds over time—basically a reward for saving instead of spending right away.

MAKING SPENDING EASIER

Banks give people tools like debit cards, online banking, and ATMs so they can access their money easily. These tools help people pay for things, track spending, and make smarter choices.

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BANK TERMS TO LEARN

Checking Account:
A safe place to keep the money you need to buy things regularly, like food, clothes, going out with friends, etc.

Debit Card:
A debit card provides an easy way to pay for things using the money in your checking account.

Interest:
Interest is the money the bank gives you for saving.

Loan:
Banks give loans so people can pay for expensive things, like cars or college.

Mortgage:
A mortgage is a special type of loan used to buy a house.

Savings Account:
A safe place to save your money for expensive things, like a car or a house.

Teller:
Tellers are the friendly people at the bank who help you deposit money into or withdraw money out of your account.

SUPPORTING THE COMMUNITY

Banks don't just hold money—they also help people reach goals like starting businesses, buying homes, or going to college. By lending money responsibly, banks help communities grow.

WE'RE HERE FOR YOU!

The friendly bankers at Waukesha State Bank are here for you! That means you can come into the bank anytime and ask us anything about your Friendly's Club account, or any other account too. In fact, it's a good idea to come into the bank regularly to get to know the bankers at your local office. Whether you have a question about the bank or your money, or just want to answer Friendly the Eagle's Question of the Month or turn in your Monthly Coloring Contest sheet, we're here to help you make the most out of your account and your money.

WINTER WORD SCRAMBLE

Unscramble the letters to reveal the words below:

WONS ____________________
ATH ____________________
DLOC ____________________
CEI ____________________
YCOZ ____________________
ERFI ____________________
TSOOB ____________________
VSELOG ____________________
RFSCA ____________________
ELDS ____________________

TSFOR ____________________
LOOW ____________________
LLHI ____________________
NOWSMAN ____________________
IKS ____________________
AMRW ____________________
TAOC ____________________
FMUF ____________________
LLHIC ____________________

Source: www.abcmouse.com/learn/wp-content/uploads/2025/11/ABCmouse-WInter-Word-Scramble-Beginner-1.pdf

Answers: Snow, Hat, Cold, ice, Cozy, Fire, Boots, Gloves, Scarf, Sled, Frost, Wool, Hill, Snowman, Ski, Warm, Coat, Muff, Chill.

THE PENNY IS GOING AWAY

The penny — that tiny one-cent coin with Abraham Lincoln's face — has been part of American money for over 230 years, but it's being phased out of production and might slowly disappear from everyday use. Here's why that's happening and what it means.

IT COSTS MORE TO MAKE A PENNY THAN IT'S WORTH

Believe it or not, the U.S. Mint (the government bureau that makes coins) has been spending more money to make a penny than the coin is actually worth. It costs around 3.7 cents to make a coin that's only worth 1 cent! That means every time the Mint makes a penny, it loses money. In fact, those losses add up to millions of dollars a year for the government.

PENNIES AREN'T USED MUCH ANYMORE

In the past, pennies were useful because prices were lower and people paid mostly with cash. Today:

- Many people pay with debit or credit cards or phones
- Fewer than 1 in 5 purchases are made in cash
- Most pennies end up in jars, drawers, or under couch cushions instead of being spent

Because of this, pennies don't really help in everyday buying and selling anymore.

WHAT HAPPENS NEXT: ROUNDING AT THE REGISTER

Even though the U.S. has stopped making new pennies, the coins already in people's pockets and banks are still legal money and won't disappear overnight.

But stores may start rounding the totals of cash purchases to the nearest 5 cents. That means a total of $1.02 could round down to $1.00, while $1.03 might round up to $1.05. However, electronic payments (on cards or phones) would stay exact.

So, the penny's long run may be ending because money has changed and it doesn't make sense anymore to keep producing a coin many people don't use. But if you have some in your piggy bank at home, it's still legal money and can still add up to some significant savings. And who knows, some day they might be worth a lot to coin collectors!

THE MOST VALUABLE PENNY

While they may seem insignificant, some pennies are actually really valuable. In fact, the 1943-D Lincoln Bronze Wheat Penny (shown on the right) sold at an auction for $1.7 million! So check your piggy bank and if you have any 1943 wheat pennies, it's worth taking them to a coin dealer to see how much you might get for them. Who knows, you could be a millionaire!

Wondering what pennies to look for? Check out the most valuable pennies here: https://finance.yahoo.com/news/10-most-valuable-pennies-120044568.html