



**Waukesha
State Bank**

PO BOX 648
WAUKESHA WI 53187
Member FDIC

EASY CHEESY SNOWMAN GARLIC PIZZA BREADS

3 English Muffins (split in half)

1 Clove Garlic (finely chopped)

20g Butter (about 1½ TBSP)

1 Pinch Parsley, Finley Chopped
(fresh or dried)

60g Grated Mozzarella
(about ½ cup)

Mini Pepperoni

¼ Orange Pepper
(cut into triangles)



1. Preheat the oven to 350°F.
2. Peel and finely chop the garlic clove, then mix with the butter and parsley until well combined. Spread the garlic butter over the cut side of the muffin halves, splitting it equally between them all.
3. Top with the grated mozzarella and arrange the mini pepperoni and orange pepper triangles on the top of each muffin to form a snowman face design.
4. Bake in the oven for 5-10 minutes until the cheese is melted and bubbling.
5. If the snowman face moved around a bit while cooking, gently push it back into place with the tip of a knife.
6. Leave to cool for a few minutes then serve warm.

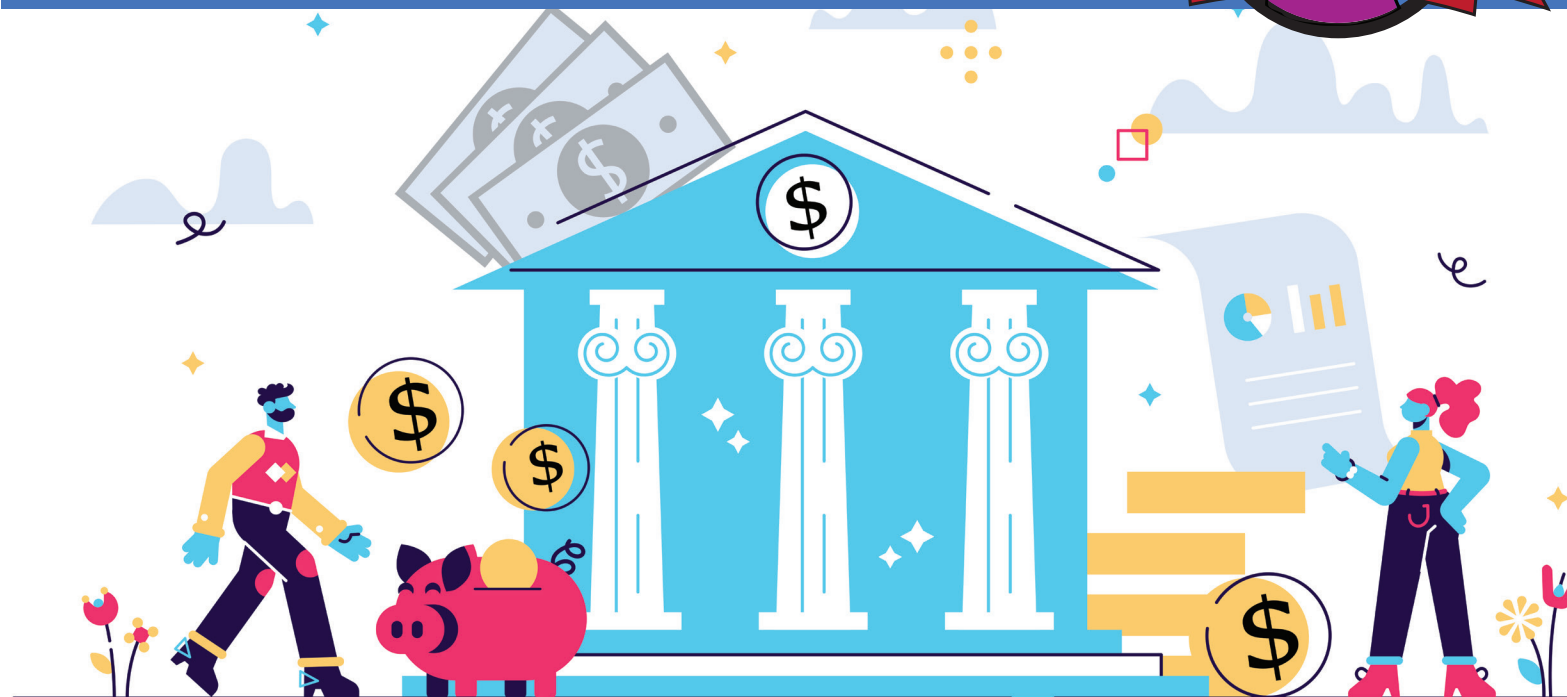
Source: www.eatsamazing.co.uk/family-friendly-recipes/easy-recipes-for-kids/easy-cheesy-snowman-garlic-pizza-breads-recipe

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?

Have you ever wondered what a bank does and why you should use one? Those are great questions and something everyone should learn.

BANKS KEEP YOUR MONEY SAFE

Instead of keeping your money under your bed or in your backpack, putting money in the bank keeps it safe and protected, kind of like a super-strong piggy bank.

If you ever need your money, you can come into the bank and ask a bank teller to withdraw the money you need. Or, when you get older and need a checking account, you can also go to an ATM machine or use a check or debit card to buy things.

BANKS HELP YOUR MONEY GROW

When you save money in a bank, the bank can add a little extra money to your account over time. This is called interest. It's like your money getting a tiny reward for being patient!

You earn interest on your Friendly's Club account two times a year, so be sure to check your account and see how much interest you've earned so far!

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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.

BANKS HELP PEOPLE AND COMMUNITIES

Banks also help you save for things you need or want to buy. They can help you buy a car, pay for college, buy a house, and start a business. All of this helps neighborhoods grow and stay strong.

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 _____
- NEWSMAN _____
- 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>

