

## Meet Your Bankers

September 23, 2009



With iPods, Transformers, and Webkinz occupying most kids' minds these days, it's a challenge for parents to pique their kids' interest in banking and saving.

Chances are your kids have money coming in through an allowance, or from birthday or holiday gifts. You know that by putting some money in the bank on regular basis, your kids can establish the habit of saving money and begin to understand how our banking system works.



One way to kick-start getting your kids excited about saving some of their money is to make your bank a more familiar, comfortable place to visit on a regular basis. So skip the drive-up window and take them inside with you. Introduce them to the folks who work there, explain how the bank works, and visit some of those mysterious back room places (like the vault). Depending on your kids' age, they might like to take some brochures home, where you can look through them together. All this can get your kids interested in coming back regularly and starting their own little nest egg.

### When To Do It

On a Saturday morning or after school

### What To Do

- Call ahead and make an appointment for a tour of your bank with your kids. Ask whether they can be introduced to some of the employees or even "interview" some of them to find out what they do. Some sample questions:
  - What do they like best about their job?
  - What is hard about their job?
  - How long they have had the job?
  - What hours do they work each day?
- Ask to view the safe deposit vault and let your kids know about the many elements that keep deposits safe in the bank, like personal deposit books, PIN codes for ATM cards, thick doors and locks on main safes, and security cameras.
- If you already have a savings account set up for your kid, make a deposit during your visit.
  - This is a wonderful time to celebrate the success of putting some money away.
  - If the bank isn't too busy, you may be able to engage the teller in the congratulatory message, too.
- If your kid does not have a savings account, consider opening one on your visit and making the first deposit. When setting up the bank tour, ask what you need to bring with you to open the account. Each institution has different requirements.
- Be sure to grab a business card of the officer who gave you the tour. It will have their name and street address to use when sending a thank-you note.
- Encourage your kids to write about or draw a picture of the experience as a thank-you for the tour — it will be much appreciated.

### Things You Will Need

- Paper to write down the questions to ask the bank employees
- Pens, pencils
- Thank-you note cards or colored paper
- Scissors and tape

### Talk About It

After the tour of the bank, ask your kids to describe their favorite part of the tour. What seemed like the most interesting job? What job seemed like the hardest? Which job might they like to do some day — and why?