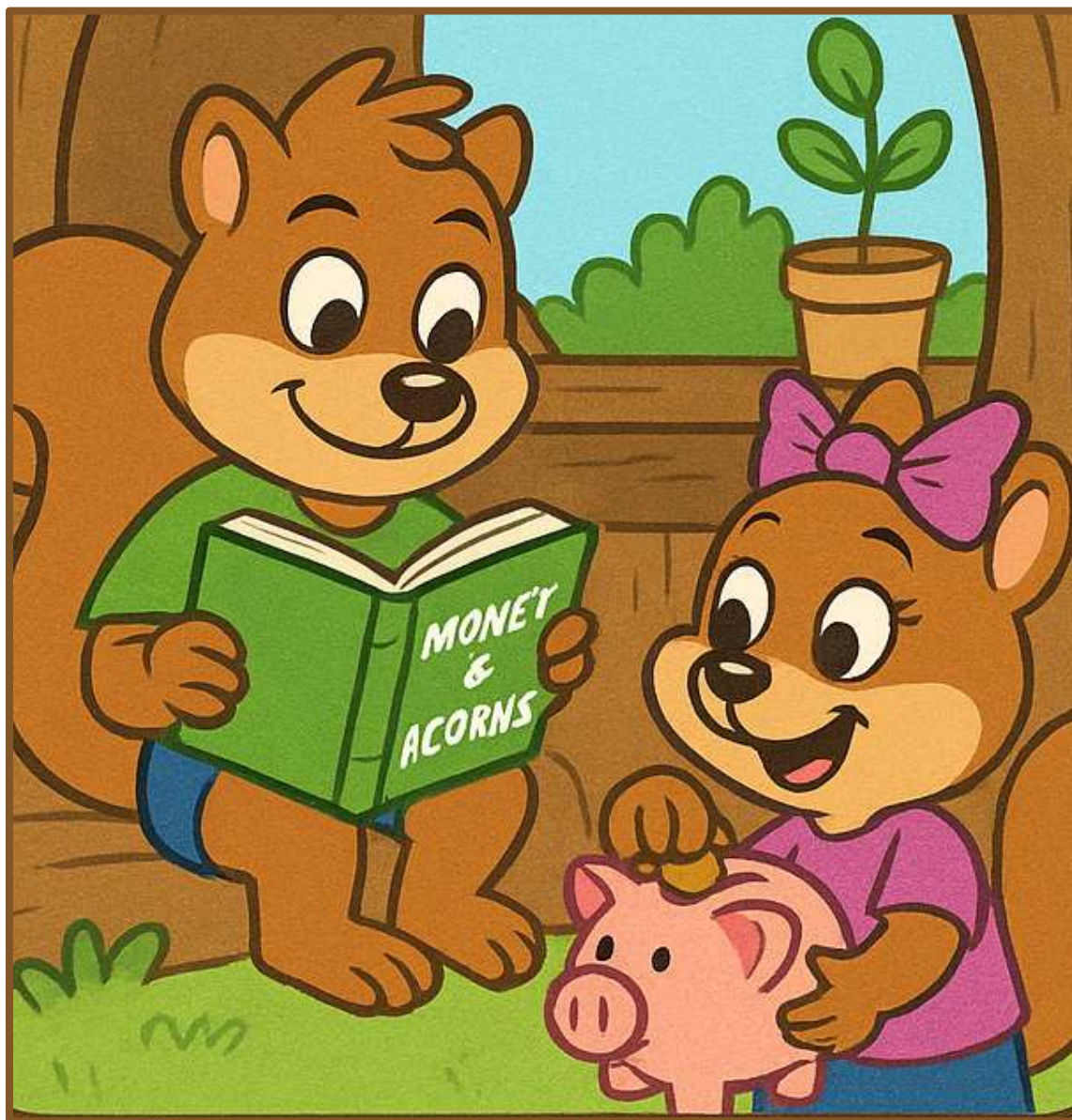




Sprout & Grow Kids Club

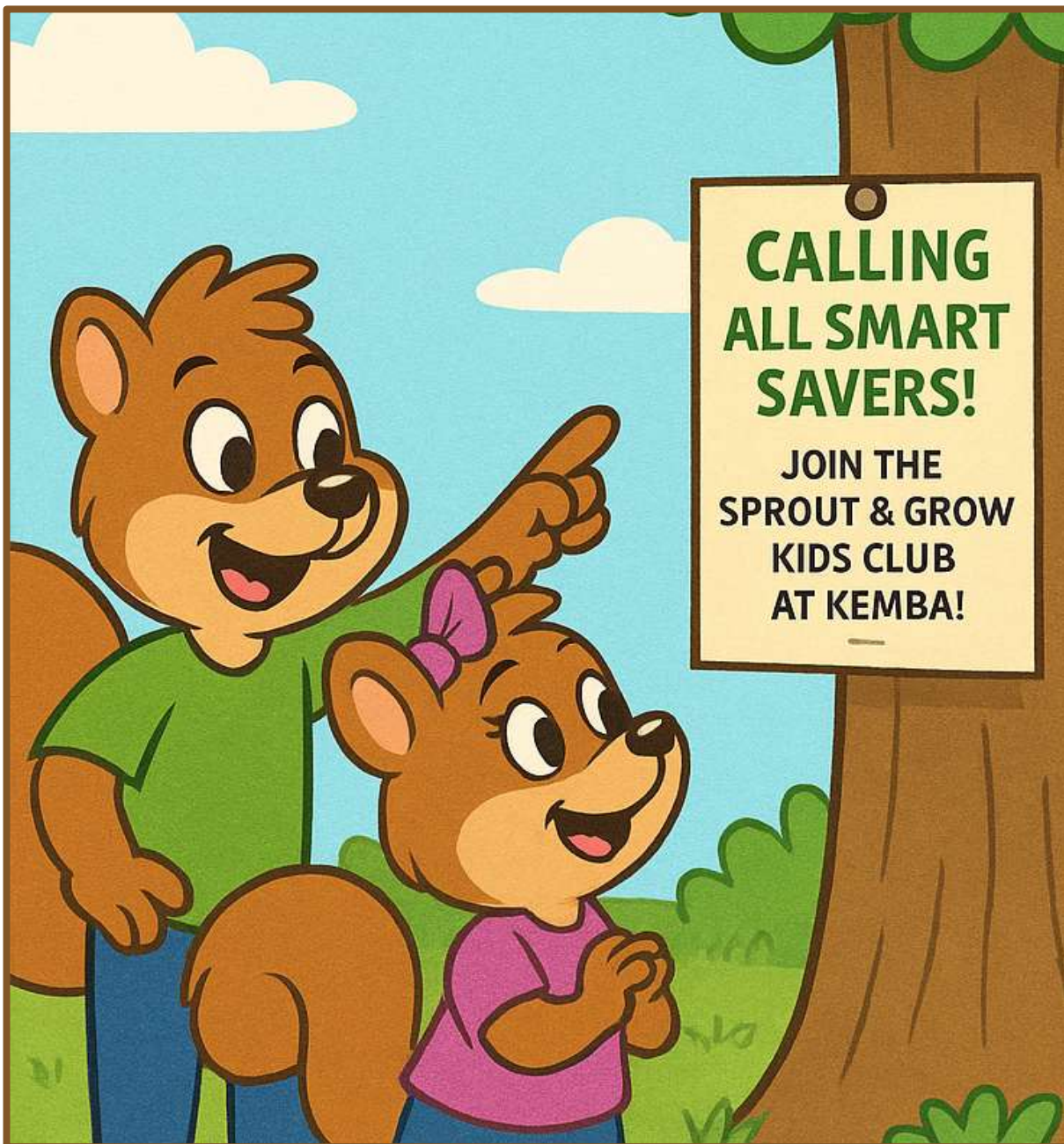
The Story of Billy & Penny
*How The Squirrels Became KEMBA's
Sprout & Grow Kids Club Mascots*





Deep in the heart of a sunny little neighborhood, tucked inside a giant oak tree near a friendly credit union, lived two young squirrels named Billy and Penny. Billy was curious and clever, always dreaming big and asking questions like, “How do grown-ups buy cars?” and “What happens to money after you save it?” Penny, his younger sister, was full of energy and heart. She loved to collect acorns and help others — and she always had a piggy bank nearby!

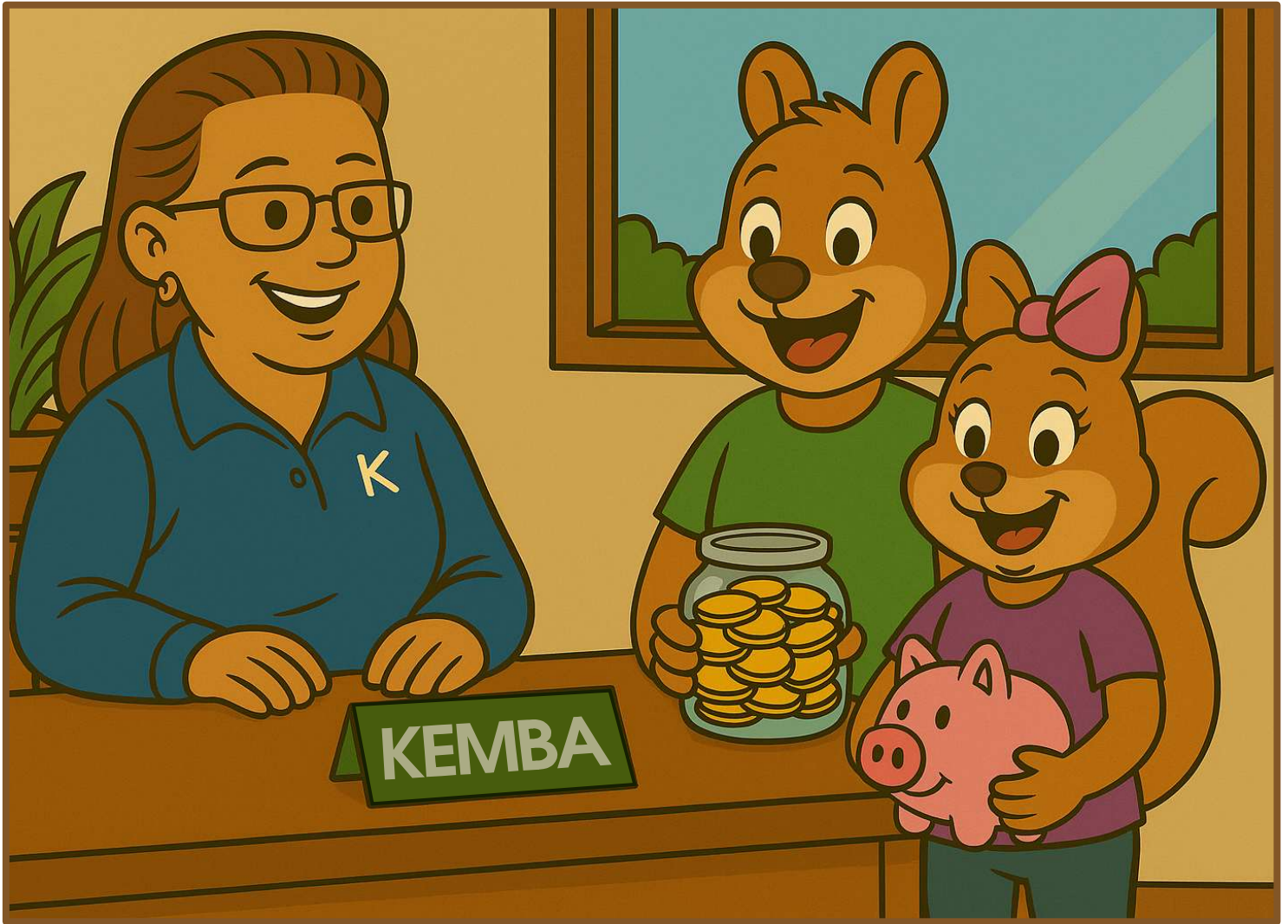




One crisp fall day, the two stumbled across a flyer stuck to a tree trunk. It read: “Calling all smart savers! Join the Sprout & Grow Kids Club at KEMBA Credit Union!”

Billy’s eyes lit up. “This sounds awesome! Maybe we could learn how to grow our savings— like, really grow it!”





The two squirrels scampered over to KEMBA, where a kind representative helped them open a savings account just for kids! They learned how saving a little bit at a time could add up to something big! They even received neat surprises for opening an account, they were hooked!





Billy and Penny came back to KEMBA often, bringing coins, ideas, and questions. Soon, they knew the whole staff, and the staff knew them. One day, a team member said, “You two should be the mascots for our Sprout & Grow Kids Club — you’re always here helping others learn about saving!”





And just like that, Billy and Penny proudly became the official faces of the KEMBA Sprout & Grow Kids Club! Now they show up in coloring pages, stories, and club materials to help other kids learn about money, saving, and growing big dreams — one deposit at a time.

