



Jr. Ranger Guide



FALL EDITION 2025

Just for RCU kids

International Credit Union Day®

CELEBRATING COMMUNITY HELPERS



October 16 is International Credit Union Day®, a special day when we celebrate how people work together to help their communities! Credit unions are like friendly neighborhood banks where families team up to save money and help each other reach their goals. Just like how firefighters, teachers, librarians, and crossing guards all work together to keep our community safe and strong, credit unions show us the power of cooperation.

This day reminds us that the best communities are built when people cooperate and look out for each other, whether it's sharing toys on the playground or grown-ups sharing resources to make everyone's dreams come true.

MAKE YOUR OWN FALL DECORATIONS!

Fall is the perfect time to get creative and make your own decorations using things you already have at home! Instead of buying expensive decorations from the store, you can turn everyday items into amazing fall and Halloween crafts. Look around your house—that empty toilet paper roll, old magazines, buttons, or scraps of fabric can all become something special

We're going to show you how to transform toilet paper rolls into adorable owls that are perfect for decorating your room, the dinner table, or even your front porch. You can make them look like wise autumn owls with warm brown and orange colors, or turn them into spooky Halloween creatures with glowing eyes and dark feathers. The best part? You probably have everything you need already at your fingertips!

HOW TO MAKE TOILET PAPER ROLL OWLS

Let's Make It:

1. Wrap your owl - Cut a piece of construction paper and wrap it around your toilet paper roll. Glue it in place. Brown looks like a real owl, orange is perfect for fall, and black is great for Halloween!

2. Make the face - Cut a circle from lighter colored paper (or use a paper plate!) and glue it to the front for your owl's face.

3. Add big owl eyes - Cut two circles from white paper and two smaller circles from dark paper. Glue the dark ones on top of the white ones, then glue both eyes to the face. Make them nice and big because owls have huge eyes!

4. Create a beak - Cut a small triangle from orange or yellow paper and glue it between the eyes.

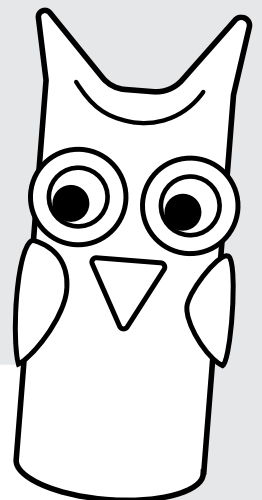
5. Make wings - Cut two wing shapes from the same paper you used to wrap the roll. Glue them to the sides.

6. Add feather details - Use your crayons or markers to draw feather patterns, or glue on small pieces of torn tissue paper for fluffy feathers.

7. Final touches - Draw little feet at the bottom or cut them from orange paper.

What You'll Need:

- Empty toilet paper rolls
- Brown, orange, or black construction paper (or paper bags)
- Glue stick or white glue
- Scissors (ask a grown-up to help!)
- Crayons or markers
- Cotton balls or tissue paper



SPOOKY MONSTER KRISPIE TREATS

Turn regular Rice Krispie treats into colorful monsters that are almost too cute to eat! These friendly creatures are perfect for Halloween parties or anytime you want a fun snack.



What You Need

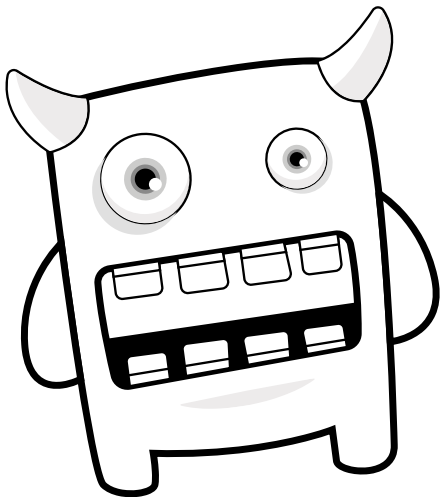
For the treats:

- 1/4 cup butter
- 1 bag large marshmallows (about 40)
- 1/2 teaspoon vanilla
- 6 cups Rice Krispies cereal

For decorating:

- Colored candy melts (pink, orange, blue, green—whatever colors you like!)
- Candy eyes in different sizes
- A little cooking oil
- Cooking spray

Makes: 20-24 monster treats



How to Make Them

Step 1: Make the Treats

- Spray a 9x13 inch pan with cooking spray.
- Ask a grown-up to help melt the butter in a big pot over low heat.
- Add marshmallows and stir until they're all melted and gooey.
- Take the pot off the heat and mix in the vanilla and Rice Krispies.
- Pour everything into your pan and gently press it down with a sprayed spatula.
- Let it cool completely until firm.

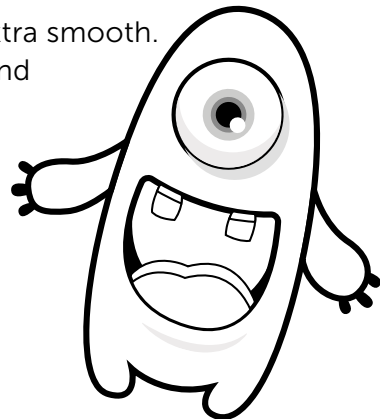
Step 2: Cut Into Squares

- Once cool, cut your treats into squares. These will be your monster bodies!

Step 3: Make the Monsters

- Have a grown-up help melt about 1 cup of candy melts in the microwave (50% power for 1 minute, then 30 seconds at a time until smooth).
- Add a tiny bit of cooking oil to make it extra smooth.
- Dip each square into the melted candy and place on parchment paper.
- Quickly press on candy eyes before the coating hardens. Put them near the top to look like real monster faces!
- Let them sit for about 40 minutes until the coating is completely hard.

Now you have adorable monster friends ready to munch!



Reddy the Redwood "It all adds up"



THIS GUIDE BELONGS TO:



Redwood Credit Union

AN OFFICIAL JR. RANGER

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RCU Calendar

Redwood Credit Union will be closed on the following holidays:

- Indigenous Peoples' Day** - Monday, October 13
- Veterans Day** - Tuesday, November 11
- Thanksgiving Day** - Thursday, November 27
- Christmas Day** - Thursday, December 25
- New Year's Day** - Thursday, January 1