



# YOUR MONEY MATTER\$

## Welcome!

Welcome to the current edition of **YOUR MONEY MATTERS**, Rocket City Federal Credit Union's Young Adult Account Newsletter. We hope you will enjoy this newsletter that's filled with money management tips and other information geared toward teenagers.

*Keep in touch, find us on on....*



**OFFICES WILL  
BE CLOSED:  
September 7  
Labor Day**



The Internet can be a fun and scary place. There are predators lurking everywhere to find someone to stalk online. Since many teenagers are on the computers, falling subject to a cyber-stalker can be easy. Here are some ways to prevent this from happening to you or a friend.

1. Never reveal your home address. – You can use your work address or rent a private mail box. Just don't have your home address readily available.
2. Password protect all accounts. – This includes cellphones, landlines, emails, banking and credit cards with secure passwords that would be difficult to guess. Change it every year.
3. Conduct an internet search using your name and phone number. - be sure that is nothing out there that you are not aware of.
4. Never give out your social security number- unless you are absolutely sure who is asking for it and why.
5. Be suspicious of any incoming emails, telephone calls or text that ask you for identify information. – The "Caller ID Spoof" can mimic you bank's caller ID. It is very easy for a cyber-stalker posing as a bank representative, utility, credit card representative or your cell phone provider to obtain your personal private information.
6. If encounter anything suspicious- a weird phone call or an emptied account that can't be explained by your bank – it could be a cyber-stalker, so act accordingly.

**Having a great summer? Well, have an even better summer reading. Take a break from the television and dive into some awesome reading! Here are the top ten young adult books for you to find and enjoy.**

- The Hunger Games Trilogy
- The Harry Potter Series
- The Twilight Saga
- The Divergent Series
- The Maze Runner Series
- The Princess Diaries
- Miss Peregrine's Home for Peculiar Children
- The Fault in Our Stars
- The Perks of Being a Wall Flower
- Paper Towns





2200 Clinton Avenue  
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Qualifications must be met on all loans.  
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factors, such as the length of your loan.  
Savings Federally insured to \$250,000  
by the NCUA.



# LEARN ABOUT INTEREST RATES



Interest is money a person or business receives for lending money. When someone borrows money, from a credit union, for example, he or she agrees to pay a certain percentage, generally calculated annually, to the lender for the use of the money. Learning about interest rates is important, as they will inform you on vital material that will help you when deciding on taking out a loan. These rates can also help you decide, if there are different options, which loans are right for you. Talk to someone at Rocket City Federal Credit Union about interest rates for the loan for you.



Having your own debit card can be convenient. It means you don't have to carry cash and worry about it being lost or stolen but, it's important to keep them safe. Here are some tips to protect your card:

- Never give your friends your PIN or write it down. It's important to memorize your PIN and keep it to yourself.
- Don't lend your card to anyone. It can be a nice gesture to buy lunch for a friend, but that doesn't mean you need to give them your card. Be sure you're the only one who uses your card.
- If your card does get lost or stolen, call and report it right away. That way you won't be charged for any purchases someone else makes with it.
- Only make purchases online through trusted websites. Don't use your account information online if you don't know the website you're purchasing from.

*If you're ready to have your own debit card, talk with your parents. Together you can visit Rocket City Federal Credit Union and receive a debit card for your Young Adult Account.*