



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:

Columbus Day:
Closed Mon, Oct 12th

Veterans Day:
Closed Wed, Nov 11th

Thanksgiving Holiday:
Open Wed, Nov 25th
8:00am - 12:00pm
Closed Thur & Fri,
Nov 26th & 27th

Christmas Holiday:
Open Thur, Dec 24th
8:00am - 12:00pm
Closed Fri, Dec 25th

New Year's Holiday:
Open Thur, Dec 31st
8:00am - 12:00pm
Closed Fri, Jan 1st

YOUR SMARTPHONE Can Help You Save



While it may cost you a Benjamin or two (or more) to purchase a smartphone, these handy devices can save you time and money. Use your phone's built-in features and download free apps available through the App Store and Google Play to save.

Pay less for gas. Compare gas prices in your area with an app from Gasbuddy.com.

Get cheap talk. Tap into Wi-Fi to video call those you love for free. The iPhone® comes with a feature called FaceTime and apps such as Skype or Tango are available for download.

Comparison shop. Apps such as Red Laser and ShopSavvy compare prices for you. Scan the barcode of an item you'd like to buy to find out what stores in your area offer the lowest price.

Find deals. Digital coupon pioneer Groupon™ offers an app that pulls up deals in your area for food, spas, entertainment, and more. Once you sign up you can snap up great deals on the spot.

Don't be tardy. Use your built-in GPS or Google Maps so you don't get lost.

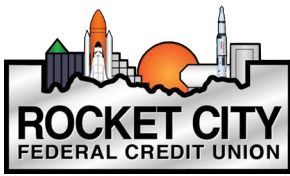
Would you like 24/7 access to your accounts? Do you own a smartphone?



Install Rocket City Federal Credit Union's Mobile App to have secure access to your finances everywhere and anytime. Existing Virtual Branch members can install our Touch Banking Mobile app and check balances, transfer funds, pay bills and deposit checks 24/7 from your phone.

- 1. In your app store, search and install Touch Banking**
- 2. Use GoMobile0076 as your app code and enter your Virtual Branch Log-on ID for the username.**
- 3. Verify your account by answering your home banking challenge questions and enter your Virtual Branch password for your mobile app password.**

That's it! The free mobile banking app is available for Android and iPhones. Please note: you must be a current Virtual Branch user. Not a current user, visit us in person to sign-up.



2200 Clinton Avenue
Huntsville, AL 35805

**We are an Equal Credit
Opportunity Lender.**

Qualifications must be met on all loans. Rates and loan availability subject to change without notice. Your loan interest rate will be determined by your credit worthiness as well as other factors, such as the length of your loan. Savings Federally insured to \$250,000 by the NCUA.



CLICK WITH CAUTION

How to Spot an Email Scam

Scammers are getting better and better at creating convincing emails to scam you out of money or personal information – but there are ways to spot them. Here are some common red flags of fraudsters, so you can be sure to hit “delete” if you come across them:

THEY ASK FOR PERSONAL INFORMATION Companies do not ask for information such as Social Security numbers, date of birth, account numbers, or passwords. Rocket City FCU will NEVER ask for personal information of any kind in an email.

THEY SOUND TOO GOOD TO BE TRUE Scammers send emails telling you you’ve won something, but you never even entered a contest. Or they say you’ve inherited a large sum of money, and you can claim it by sending your account number.

THEY MAKE SPELLING, GRAMMAR, AND PUNCTUATION MISTAKES Legitimate emails from businesses have proofreaders, while fraudulent ones often contain mistakes. If you notice a randomly capitalized word or the use of exclamation points, it may be a scam.

THEY IMPERSONATE SOMEONE A popular scam involves a hacker sending an email to everyone in the address book, saying they are in trouble and need money quickly. If it doesn’t sound like the sender, it’s probably a fake. Call your friend before taking any action.

THEY ARE URGENT Scammers often want you to react quickly without thinking. So they say you have to act fast, or your account will be closed, you will lose money, or something bad will happen.

At Rocket City, we are always taking steps to protect your personal information, and you should too. For more information on security and fraud protection, visit rocketcityfcu.org.