



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:**

**July 4th
Independence Day**

Tips to protect your money

- Use dark ink when writing checks
- Never use pencil or erasable ink.
- Write clearly.
- Always start at the far left, so extra numbers cannot be written in.
- Keep your checks in a safe place.

TO BE SMART ABOUT MONEY DOESN'T HAPPEN BY ACCIDENT

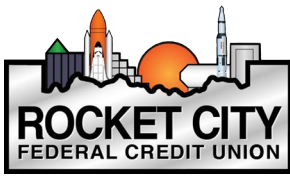
THE MORE YOU EDUCATE YOURSELF – THE WISER CHOICES YOU WILL MAKE. BAD CHOICES END UP COSTING MONEY. REMEMBER, ROCKET CITY FEDERAL CREDIT UNION IS HERE TO HELP!

Check Writing Basics

1. **Date:** Write the date that you are filling out the check.
2. **Pay to the Order of:** Write the name of the company or person that will receive the payment. In order to prevent fraud, it is a good idea to draw a line to the end, after you write the payee's name.
3. **\$:** Put the amount of the check in this box. It should be in numbers, such as \$21.45.
4. **Dollars:** Fill-in the amount of the check in words, such as twenty-one and 45/100. In order to prevent fraud, it is a good idea to draw a line to the end after you have written the check amount.
5. **Memo:** Use this area to write yourself a note that explains why you wrote the check or to record the account number of the bill. This section does not need to be completed for the check to be valid.
6. **Signature:** You must sign your name here to validate your check.
7. **Routing Number:** The code that identifies your credit union. It is also used to process automated transfers, such as direct deposit.
8. **Account Number:** Your unique share draft number.

The diagram shows a check form with the following fields and callouts:

- 1:** DATE: _____
- 2:** PAY TO THE ORDER OF: _____
- 3:** \$ _____ DOLLARS
- 4:** _____ DOLLARS
- 5:** MEMO: _____
- 6:** _____
- 7:** : 000000000 :
- 8:** 0000000000 » 106



2401 Triana Blvd.
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.



MONEY MIX-UP!

How much do you know about the terms **your credit union uses?** See how many of these words you can find in the word search.

CREDIT UNION

S C B R A N C H N S Y N N E P Q S
L G L D Z I V W R I F K O M X B H
A P E J T C H A R I T Y A V Q I A
O G J A L K W C B S S N X B Q T R
G M E M B E R P W P R A S U U L E
K I V D P L Q N D E F M G O A Y I
N Z D K S B O C D N H Y N A R V Q
O I O E F D K A C D P J I J T E A
I K L O P B W B N G C U V Z E I L
N Q L P U O H D H I Z Q A E R W L
U S A N C V S N W Y Y O S I F D O
T T R A M L H I Y W A R D H T I W
I D M P C M P O T V I A Q D R L A
D I V I D E N D S T R E K G C W N
E L G A X F I N A N C E T K H K C
R E B Q R U Z L V F D B F X S F E
C H E C K I N G E P J N S A X G V

Find these words either across, down, or diagonally.

- | | |
|--------------|----------|
| ALLOWANCE | LOAN |
| BRANCH | MEMBER |
| CHARITY | NICKEL |
| CHECKING | PENNY |
| CREDIT UNION | QUARTER |
| DEPOSIT | SAVE |
| DIVIDENDS | SAVINGS |
| DOLLAR | SHARE |
| FINANCE | SPEND |
| GOALS | WITHDRAW |