



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:

October 13
Columbus Day

November 11
Veterans Day

November 27 & 28
Thanksgiving

December 25
Christmas Day



PROTECT THEM: Never, ever give your password (on Facebook, Instagram, Skype, email, or any similar service) or cell phone unlock code to anyone—even a friend. Friendships sometimes don't last, and that password can be used against you.

REMEMBER YOUR SECRET ANSWER: When you create an online account, and it asks you to provide an answer to a question you should know - don't treat it lightly or as a joke. Make sure it's something you will remember months and years from now in case you have a problem at that time.

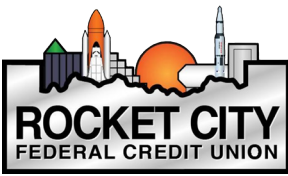
BE CREATIVE: When creating a password, make your own acronym from a phrase that means something to you, and group together the first letter of each word. Use numbers and symbols when you can. Make sure the acronym you create has at least seven characters. Here are some examples: "Last week I fell down thirty stairs" (Lw1fd30\$) "It's 3am, I must be lonely" (I3amimBL). "Baby you were born this way, Gaga#1"(BuwbtwGAGA#1). Do not use passwords based on personal information (birth date, address, pet's name, etc.).

CHANGE IT UP: Change your password often. It takes time and is a bit of a chore, but do it anyway. It takes more time and is more of a chore to try to recover from a hacked account or from identity theft.

DON'T SEND IT TO OTHERS: Never provide your password via a text message or over email or in response to a request. You could accidentally send it to the wrong person or that person might show it to someone else. Or it could be a scam.

AVOID ENTERING ON UNTRUSTED DEVICES: Do not type passwords on devices that you do not own or fully trust. Computers in coffee shops, airports, libraries, or similar public places should only be used for anonymous Web browsing, and not for logging into your online accounts.

USE DIFFERENT PASSWORDS: Don't use the same password across all of the online accounts you have. Try to use different passwords at different sites, so that one hacked account doesn't lead to other accounts being hacked.



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.



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.



Do you have cash stuffed in a drawer?

Maybe there's a jar of quarters sitting on your shelf. Regardless, that money you've got sitting around could be doing something constructive, like making more money.

That's what compound interest is all about -- the money you have earns interest and then the interest earns interest and so on. Make a deposit to your account each time you get money from birthday cash, allowance or your job.

Don't let your money just sit around. Put it to work for you. It's the smart move.