



# YOUR MONEY **MATTERS**

*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:**

**January 19th**  
Martin Luther  
King Jr. Day

## WHAT'S A CREDIT SCORE?

When you apply for a loan, a lender is going to look at your credit score. Your credit score helps them determine how likely you are to pay the money back as agreed and whether or not they should lend you money. The higher your credit score, the lower the risk to the lender and the more likely they will be to extend you credit at a lower rate.

***How can you establish a good credit history and earn a good credit score?***

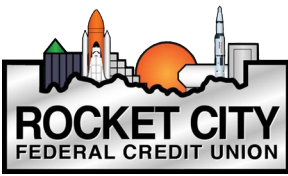
- 1. Don't take out too many credit cards or loans.***
- 2. Pay your bills on time, every time.***
- 3. Pay as much of your credit card balance as possible.***
- 4. Keep your credit card balance as low as possible.***
- 5. Don't apply for multiple credit cards or loans at once.***

## *Find Your Balance*

*You've got school, homework, extracurricular activities, chores, and a social life. You might even have a job, and you've got to find a way to balance it all. Welcome to being a teenager!*

Learning how to manage your money is more important now than ever before. After all, you've got to figure out how much money you can spend today while preparing for tomorrow. The financial habits you learn now are going to set the course for the rest of your life. Talk to your parents or any Rocket City Federal Credit Union employee with questions about your Young Adult Account.





2200 Clinton Avenue  
Huntsville, AL 35805

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

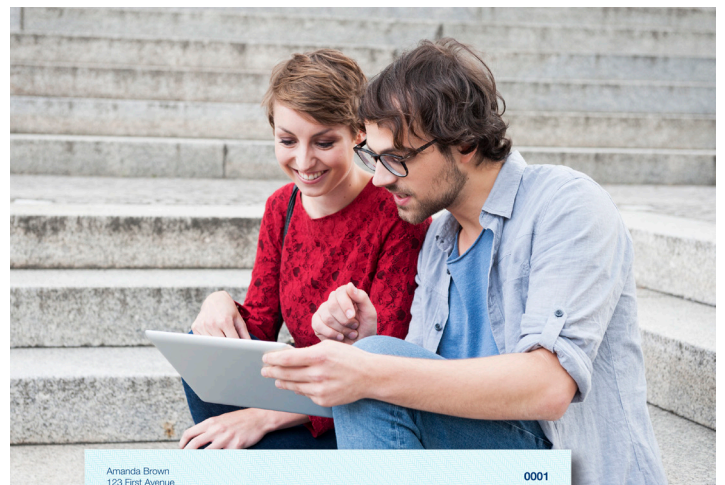
Qualifications must be met on all loans. Rates and loan availability subject to change without notice. Your loan interest rate will be determined by your credit worthiness as well as other factors, such as the length of your loan. Savings Federally insured to \$250,000 by the NCUA.



# 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.