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Apr. - Jun. 2019

YOUR MONEY MATTER\$

HOLIDAY CLOSINGS | Memorial Day - Monday, May 27th



How to Save THIS Summer!

1. Start a savings account - You might feel conflicted or unmotivated to put money in your savings account if you're not making much. But no matter if it's \$10 or \$100, it can help. Whether it's for each day, week, or month, set saving targets and stick to them. A savings calculator will give you an indication of how long it will take to reach your goal.

2. Separate spending money from savings - Though you've stashed the money you've made in a savings account, you might be tempted into thinking you should spend that money if you've run out of cash right? No—don't touch it! Your savings are for essentials and emergencies, not for more straightforward purchases like food and so on.

3. Keep track of your purchases - You can save money easier if you keep a book of your purchases. That way you have a record of your spending so you know whether you've been spending more than you should be. Keep all your receipts and write down your spending totals. Always date your entries and divide your money into categories, i.e., your income and expenses. If there's cash that you can't track for one reason or another, make a note of it and even write small reviews of the things you bought. Once you see some of the

figures besides items you purchased, you might realize just how silly it was. Whether it's a bad movie you watched or a party that bored you to death, you're more likely to be watchful and selective in your spending.

4. Ask your parents - Yes, that groan you're making while looking at this suggestion can be heard all-around. But, it's not a bad thing to ask your parents for help when trying to save a few bucks. You can ask your parents to match your weekly or monthly savings by contributing something to your account. If you put aside \$25 a week for the month and show your parents that you've stuck to that target, you can ask them to contribute \$100 at month-end. Once you've shown them that you're serious about putting aside money, they'll reach out and help. It's not a shame to ask them.

5. Do housework - If you're too prideful to ask your parents for help and want to turn something you don't like into a money maker, offer to do more chores around the house for more money. Fold laundry, wash clothes, clean, all those things you're not too fond of doing. You can also watch your little brother or sister at an hourly rate.

6. Use your student ID - Another idea you maybe didn't think about

much, your student ID can be so much more than just a card with a less than flattering picture of yourself. Getting all the discounts you can make saving a whole lot easier, and ensures you can put more of what you make in a safe place until you need it. It would also be a good idea to ask about student discounts and deals everywhere you go. Some businesses may not openly advertise their student discounts but would be more than happy to provide them if you ask.

7. Spend smart - When you spend, it doesn't mean you have to spend alone. Think about sharing costs with your friends or siblings where you can, whether on magazines, trips, books and so on. Capitalize on any interests you share with people by splitting the things you each want.

8. Get a summer job - If you're old enough, getting a summer job will help you save some extra cash when necessary. If you don't have any significant plans during your summer vacation, why not make money? It keeps you from making regrettable decisions with whatever allowance or little money you may have. Plus, it allows you to keep replenishing your account(s) until it's time to hit the books again.



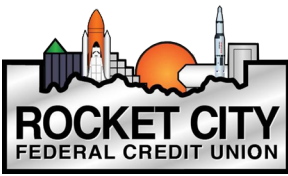
The Future is Yours

Picture it! Save for it! Share it!

APRIL IS YOUTH MONTH AT THE CREDIT UNION

Every deposit made in the month of April qualifies you to enter a drawing for a gift card.

See credit union for details. Restrictions may Apply.



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.



- 1. PROTECT THEM.** Never, ever give your password (on Instagram, Snapchat, Xbox Live, Fortnite, 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.
- 2. 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.
- 3. DON'T DISCLOSE INFORMATION ABOUT YOU.** Do not use passwords based on personal information (your login name, birthdate, address, phone number, middle name, pet's name, etc.).
- 4. MIX IT UP.** Use a mixture of upper- and lower-case letters, numbers, and non-alphabetic characters (symbols) if possible.
- 5. 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.
- 6. 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.
- 7. DON'T SEND IT TO OTHERS.** Never provide your password via a text, or in a DM, or in a screenshot, 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.
- 8. DON'T POST IT.** Do not place a written copy of your password on the side of your monitor, in your laptop case, in your phone's Notes, etc. Figure out a secure place where you can store the passwords you write down – or, if possible – never write down any passwords; it is best to commit them to memory or use highly-rated password manager apps/software.
- 9. AVOID ENTERING ON UNTRUSTED DEVICES.** Do not enter passwords on devices that you do not own, control, or fully trust. Computers and tablets in school labs, airports, libraries, your parent's office, or other public places should only be used for anonymous Web browsing, and not for logging into your online accounts.
- 10. 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 compromised as well.