

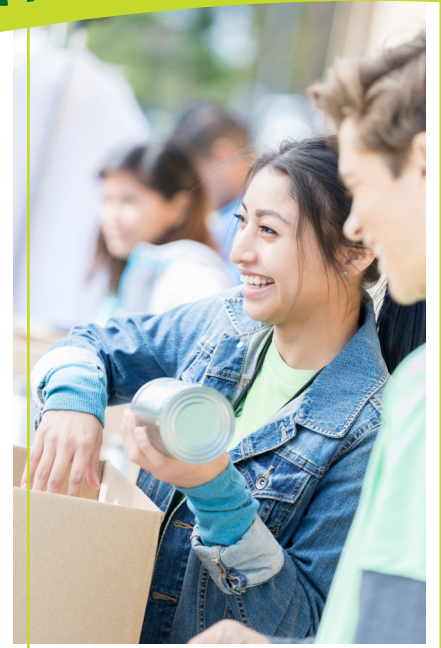


Just for teens at RCU | Fall 2025

International Credit Union Day® • Thursday, October 16, 2025

Working Together for Tomorrow: Volunteer Your Way to Success

This International Credit Union Day®, we celebrate cooperation for a prosperous world—and there’s no better way to embody this spirit than through volunteering. As a teen, giving back to your community isn’t just about doing good; it’s about building the foundation for your future success.



Colleges and employers are looking for more than just good grades. They want to see that you care about making a difference. Volunteer experience demonstrates leadership, responsibility, and the ability to work with diverse groups—qualities that set you apart in applications and interviews.

Whether you’re tutoring younger students, helping at a food bank, or organizing community clean-up events, every hour of service tells your story. You’re not just helping others; you’re developing real-world skills like project management, communication, and problem-solving.

Start small and think local. Your school, library, or local credit union might need help with events or programs. Animal shelters, senior centers, and environmental groups always welcome eager volunteers. Even organizing a fundraiser with friends shows initiative and teamwork.

Remember, volunteering is about cooperation and working together to create positive change. Just like credit unions operate on the principle of “people helping people,” your volunteer efforts contribute to a more prosperous world while building your own bright future. Your community investment today becomes your competitive advantage tomorrow.



Start Your Holiday Fund Now (Your December Self Will Thank You!)

The holidays are almost here, but smart teens know that December comes fast—and it comes with a lot of expenses. Whether you’re buying gifts for family and friends, planning holiday outings, or saving up for that New Year’s Eve celebration, starting your holiday fund now will save you from the January being broke blues.

Why Start Saving in Fall?

Think about it: If you save just \$20 a week from now until December, you’ll have a nice fund for holiday spending. That’s enough for thoughtful gifts, a few holiday activities, and maybe even something special for yourself. Compare that to scrambling in December or asking your parents to cover everything.

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Your Personal Information Isn't a Treat: Tricks to Keeping Your Data Safe

Costumes and candy are fun, but your personal information is not something you want to hand out like Halloween sweets. Scammers and shady apps see your name, birthday, or browsing habits as valuable loot. Here's how to keep your data safe:



Apps & Games

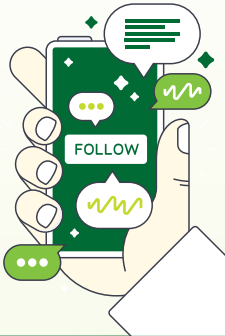
That new filter or viral game might be fun, but many collect more data than they need. Before downloading:

- Check app permissions—does a photo editor really need your contacts?
- Read reviews for privacy or ad complaints.
- Stick to official app stores instead of random links.

Social Media

Every post leaves a digital trail. Keep yourself safe by:

- Making accounts private.
- Avoiding real-time location sharing.
- Skipping personal details like exact birthdays or school schedules.
- Watching tagged photos—friends can overshare, too.



Passwords

Weak or repeated passwords are like using the same key for your house and locker. Instead:

- Use unique ones for important accounts.
- Try a passphrase (like "P1zz@OnFr1d@y!").
- Enable two-factor authentication for extra protection.



Scam Alerts

If it feels sketchy, it probably is. Don't trust:

- "Free" prizes asking for personal info.
- Urgent messages demanding you click a link.
- Requests for your password—legit companies won't ask.



Bottom Line Your information is valuable. Protect it like you'd protect your candy stash. Enjoy the Halloween treats. Just don't hand out your digital ones.

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Start Your Holiday Fund Now

Easy Ways to Build Your Holiday Fund

The Spare Change Challenge: Empty your pockets every night and toss loose change into a jar. You'll be surprised how quickly it adds up!



Skip One Thing Weekly: That weekly coffee shop visit or streaming service you barely use? Redirect that money to your holiday fund instead.

Seasonal Side Hustles:

Rake leaves, help neighbors with fall cleanup, or babysit during

parents' date nights. Fall is prime time for earning extra cash.

The 52-Week Challenge: Start with \$1 this week, \$2 next week, \$3 the following week, and so on. After 52 weeks, you'll have \$1,378!



Smart Spending Tips

Once you've built your fund, make it stretch further by shopping sales, making DIY gifts for some people, and setting spending limits per person before you start shopping. Your RCU savings account is the perfect place to keep this money safe while you wait.

Remember: The best gift you can give yourself this holiday season is financial peace of mind. Start saving now and enjoy.



RCU Calendar

RCU will be closed on the following dates:
Indigenous Peoples' Day - Monday, October 13
Veterans Day - Tuesday, November 11
Thanksgiving Day - Thursday, November 27
Christmas Day - Thursday, December 25
New Year's Day - Thursday, January 1

Remember, you can access your account online or with our mobile app 24/7/365!



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