

# RCU JR. PARTNER POST



Just for teens at RCU Spring 2026

## Security Tips to Defend Your Dollars

Getting your first debit card feels like a major level-up, but with great purchasing power comes the need for some serious digital defense. Your money isn't just cash in a pocket anymore; it's data that needs protecting.



### The "Tap to Pay" Reality

You may have heard that hackers can steal your card info just by standing near you. While that's mostly a myth, the real danger of contactless payment is its convenience. If you lose your card, a stranger can "tap" away at a vending machine or fast-food restaurant without needing your PIN.

**Pro-Tip:** Treat your card like your phone. If it's not in your hand or a secure wallet, it should be out of sight. Never leave it on a restaurant table or in a gym locker.

### Fortify Your Phone



Most teens do their banking via apps. To keep your balance safe:

- **Enable Biometrics:** Use FaceID or fingerprints. A 4-digit passcode is too easy to shoulder-surf.
- **Toggle the "Freeze":** RCU's app lets you "freeze" your card to protect it. Keep it locked when you aren't using it; it takes five seconds to unlock it when you're at the register.

### The Bottom Line

If your card vanishes or you see a charge you didn't make, tell your parents or call us immediately. Acting fast is the difference between a minor headache and a drained account. *Stay sharp, stay secure.*



## Build a Summer Fun Fund (That's Good for the Planet)

**Earth Day is April 22nd**, and it's the perfect reason to start saving for summer right now. Set a small goal, like \$50 or \$100, and challenge yourself to get there by June using eco-friendly swaps: pack a lunch instead of buying one, skip a few impulse buys, or sell clothes you don't wear anymore.

The best part? Spending intentionally is good for your wallet and the earth. Have fun this summer and feel good about how you got there.

# Earth Day: The Thrift Flip – Celebrate Earth Day with Eco-Friendly Savings

Your wardrobe has a bigger impact than you think. "Fast fashion" (those cheap, trendy clothes from mall brands) comes with a heavy price tag: it's one of the world's largest polluters. This Earth Day, consider a "Thrift Flip" to save the planet and your paycheck.

## The Real Math

A new branded hoodie can easily run you **\$50 to \$70**. At a local thrift store, you can find unique, vintage pieces for **\$10 or less**. By choosing secondhand, you're instantly saving about **80% off retail prices**. Plus, you're keeping textiles out of landfills and reducing the massive amount of water used to make new denim and cotton.



## Quality Over "Newness"

Many thrifted items from previous decades were built to last, unlike the "disposable" clothes made today. Look for high-quality materials like wool or heavy denim. You aren't just buying "used" clothes; you're "upcycling" items that still have years of life left in them.

## Grow Your Green

Here's the pro-move: Take the **\$40** you didn't spend at the mall and transfer it directly into your **Redwood Credit Union savings account**. If you do this just once a month, you'll have nearly **\$500** by next Earth Day.

Thriftng isn't just a style choice; it's a financial power play. Stay original, stay sustainable, and watch your balance grow.



## Virtual Annual Meeting

RCU's annual membership meeting will be held on Thursday, April 23rd, 2026 at 5:00pm PT. Registration details and login information will be provided closer to the event at [redwoodcu.org](http://redwoodcu.org).



## RCU Calendar

RCU will be closed on the following dates:

- **Memorial Day**  
Monday, May 25th
- **Juneteenth**  
Friday, June 19th

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