JR. PARTNER POST

Just for teens at RCU | Fall 2022

International Credit Union Day®: EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

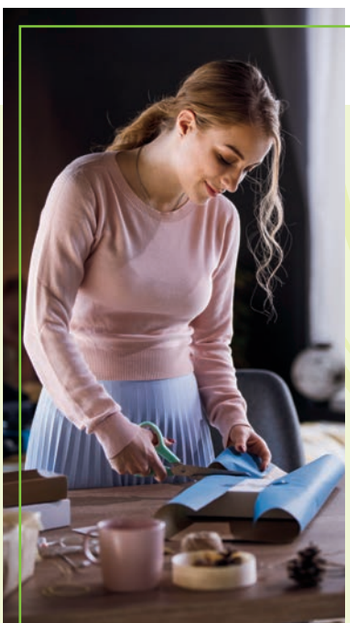
International Credit Union (ICU) Day is back! It happens on Thursday, October 20 this year, and the theme is "Empower Your Financial Future with a Credit Union."

You might be thinking to yourself that you don't know exactly what your "financial future" looks like. We all have times in our lives when we're not exactly sure what the future will bring, financially or otherwise. And that's OK! It is important, though, to keep focus during these times so you're ready to act quickly and strategically when your goals become clearer.

Here are four things to work on while you're waiting for your aspirations to crystallize.

1. **Learn how to create a budget.** Maybe you don't have a huge amount of income or expenses just yet. But understanding how to be conscious of your cash flow now will make managing your money much easier when you're ready to make big moves.
2. **Start to save immediately and try to grow your savings as much as possible.** That way, when you have a fantastic idea or goal for your future, you'll have a head start on making it happen.
3. **Learn about financial well-being now.** If you ask, most adults will tell you they weren't fully prepared to enter the financial world when they first started working and managing money. Because of this, many of those same adults made early financial mistakes that took years to overcome. So put yourself ahead of the game by visiting the Financial Education section of RCU's website today and familiarize yourself with the basics.
4. **Understand how to harness the power of time.** As you get older, the list of things you want to achieve with your money typically grows, and you'll want to budget and save for several things. It's important to know that different types of savings and investment accounts exist for different goal timeframes and objectives. RCU is happy to help you decide which type of account best fits your needs.

We invite you to celebrate ICU Day with us by preparing now to do big things in the months and years ahead.



Holiday Giving From The Heart

Let's be honest, gift-giving is hard! Unless they tell you exactly what they want, it's tough to know what to get for people. Maybe they already have one of the things you have in mind, or perhaps they won't like what you get them.

Then there's the money angle. You may feel pressure to spend a certain amount of money to show how much you care. But you may also feel pressure because you don't have that much to spend.

You'll be happy to know there's a remedy to anxious gift strategizing. When you give someone a gift that truly comes from your heart and expresses what they mean to you, it's impossible to go wrong. Here are four that cost almost nothing to make but are sure to be remembered forever.

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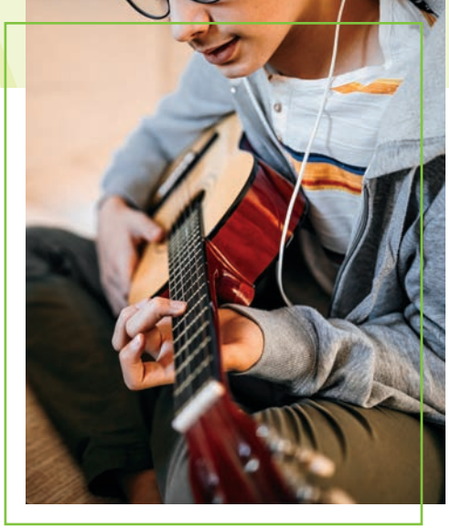

A Personalized Podcast
Think about how good it feels to receive a heartfelt compliment from someone you care about. Now think about how much it would mean to someone in your life to receive an audio recording of a "podcast episode" featuring you interviewing people talking about how great the gift recipient is.

Mementos Video
If a person means a lot to you, chances are you have some souvenirs from great times together, like ticket stubs or prizes won at a carnival. Record a video of you introducing 4-5 mementos, talking about the memory, and then explaining why it meant so much to share that experience with them.

Musical Slideshow
You don't have to buy expensive concert tickets to show the gift getter you know their musical taste. Instead, create an online slideshow featuring a few of their favorite songs and loads of pictures of fun times enjoyed together over the years.

Tough Times Lists
Everyone goes through times when they're feeling low. You can help a special person in your life get through these difficult periods by creating "tough times" lists for them to open when they need to be uplifted. For those times when they feel down, write them a list of 10 ways they are talented, smart, capable, and accomplished.

Spine-tingling Fun From The Library

Two major themes of a successful Halloween are getting stuff (usually candy) for free and achieving just the right amount of spookiness. You probably already know that your local library is an expert in giving out stuff for free, but were you aware they're champs at the creepiness part, too? Here are five ways to scare up some good, low-cost fun at the library this Halloween.

Frightful Films Did you know libraries often offer free access to streaming movies and the selection is usually excellent? If you don't believe it, ask your local library which streaming service they provide and then check the selection. You may need a scary movie marathon just to fit them all in.

Local Lore There's a whole genre of books about local ghost legends, with titles like "The Most Haunted Places in the Bay Area." Check out a few of these books from the library, get some friends together, turn down the lights and take turns creeping each other out with eerie tales from your surprisingly spirit-infused locale.

Voices of Terror Need a little extra something to get in the spooky mood? Many libraries host author readings around Halloween with notable writers of scary tales. Not only can it make the hair on the back of your neck stand up, but you might also meet your new favorite author.

Ghostly Halls OK, so maybe you're a little too old to participate in the annual "haunted library" event as an attendee. But that doesn't mean you can't have a great time participating. Surprisingly, library staff members are often looking for volunteers to help make sure little kids forever associate books with feelings of terror.

Fearful Query Librarians tend to get into the line of work they do because they want to help people find things. Because of this, they tend to have great info on various topics, including free scary stuff. Ask them about anything from yearly ghost walking tours in your town to the creepiest local spots to listen to bone-chilling audiobooks.

ELEMENTS OF MONEY PRESENTS...
Follow to Win!

This holiday season, Elements of Money is feeling generous. We'll be randomly choosing five loyal followers to receive a surprise gift.

It's our way of saying thank you during the holidays. We'll be giving away five, $50 gift cards. One per week, beginning October 31 and ending December 4, 2022. Check out **elementsofmoney.com/redwoodcu** in October for more details and official rules.

RCU Calendar

RCU will be closed on the following dates:

Indigenous Peoples Day
Monday, October 10

Veterans Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Christmas Eve (2 pm closure)
Saturday, December 24

Christmas Day
Monday, December 26*

New Year's Day
Monday, January 2*

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

**The legal public holiday falls on a Sunday. RCU branches & offices will be closed the following Monday in observance of this holiday.*