

Just for teens at RCU | Spring 2023



## April is Credit Union Youth Month Unleash the Power of Saving at Your Credit Union™

For Credit Union Youth Month, we celebrate the power of saving. When you regularly add money to your savings account, you get the power to pay for what you need today and prepare for future expenses.

One of the best ways to unleash the power of savings is to set savings goals. Plan ahead to make sure you can afford the purchases and adventures you want to experience. When you set specific goals, you'll be more likely to put money away to achieve them. Here are three types of goals you should make.



### SHORT-TERM GOALS

Countdown:

Three months or less

Example:

Concert, new video game

### MID-TERM GOALS

Countdown:

Three months to a year

Example:

Smartphone, road trip



### LONG-TERM GOALS

Countdown:

More than one year

Example:

College, new car

## Create Passwords that Hackers Will Hate

Follow these popular tips by security professionals to create passwords that will take hundreds and maybe thousands of years to hack.

### Tip #1

Randomly use symbols for letters that look the same. For instance, the letter "a" becomes "@," and the letter "o" becomes the number zero, "0".

Example:

**Weak password:** applesauce

**Stronger password:** @apple5@uce

### Tip #2

Use upper and lowercase letters combined with numbers.

Example:

**Weak password:** dccomicfan

**Stronger password:** DCc0micF@n

### Tip #3

Use words that are not in the dictionary.

Example:

**Weak password:** motorcycles

**Stronger password:** @!!ig@t0rCycl35

### Master Tip

Combine all three tips, and you'll have a password sure to frustrate hackers worldwide. A password of 12 characters that includes numbers, uppercase and lowercase letters, and symbols would take an estimated 3,000 years to hack.\*

\*Hive Systems 2022 estimates.



Earth Day is April 22

# Save the Planet and Save Some Cash



**POP QUIZ!** What do Planet Earth and your money have in common?

**ANSWER:** They're both important resources you need to save!



Earth provides water and air — essential elements for our survival. Like the cash in our wallet, we need to use them wisely if we want them to last. The good news is it's possible to grow your savings while protecting the planet. Use the following tips to save some green by going green.

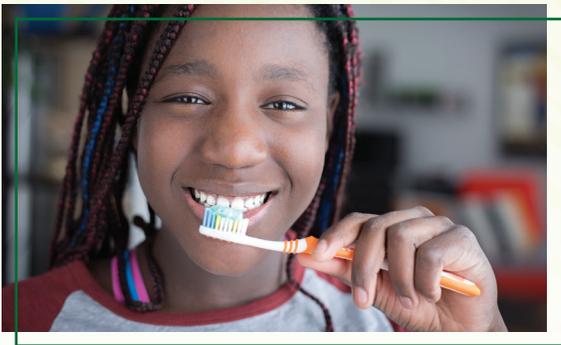


## Refill for Free

Discarded plastic often ends up in our rivers, lakes, and oceans. It causes massive amounts of litter and harms the animals that eat it. So, what can you do to help? Carry a refillable water bottle instead of always buying plastic ones at the store. The Earth—and your savings account—will thank you.

## Take a Transportation Vacation

Driving is convenient, but it comes at a price to you and the environment. The cost of gas, registration, and insurance adds up, and car emissions pollute the air. If it's unrealistic to ditch your car permanently, try taking a break from it. Ride your bike, use public transportation, or walk instead. After a month or two, you may be surprised at how much money you save.

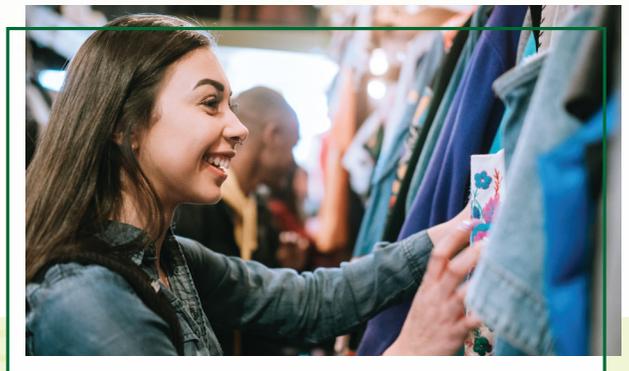


## Reduce Use

Water gives life and is required for food to grow— so it's kind of a big deal. To use less water, try reducing your shower time by five minutes, and turn off the faucet when brushing your teeth. You'll cut down on water waste while reducing your family's water bill.

## Go Thrifting

Instead of buying new clothes, find bargains at second-hand and thrift stores. And while you're there, donate some old clothes you no longer wear. You'll save a few bucks on new-to-you items, plus you'll keep your discarded clothes from ending up in a landfill.



## RCU Calendar

RCU will be closed on the following dates:

Memorial Day – Monday, May 29

Juneteenth – Monday, June 19

Independence Day – Tuesday, July 4

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

## Redwood Credit Union Annual Meeting



This year's annual meeting will be held virtually on **April 27, 2023**, at **5:30 p.m.** Go to [redwoodcu.org/annualmeeting](https://redwoodcu.org/annualmeeting) to learn more and register.



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