

TEEN NEWSLETTER

It's Your Life...
are you ready?



Quarterly Teen Newsletter:
September 2021

#Adulting

A lot of times when #Adulting is used in social media posts, it's with a negative connotation...

#Adulting doesn't have to be as stressful as it seems.

Utilizing the tools and features of [digital banking](#) can alleviate many of the financial stressors of adulting. Digital banking allows you to manage your accounts quickly and securely, from the tips of your fingers. Online banking provides quick video tutorials so that you can properly use all of the cool features.

It can be hard to control your spending when you receive your first debit card. It's exciting, we all get a little swipe happy here and there. When using digital banking, you can check your account balance whenever, wherever you are. Being new to adulting can be hard, not knowing how much to save or which sites not to purchase from. Luckily, digital banking provides a way to toggle your card on and off in seconds. This is called [Card Controls](#), meaning you are able to protect yourself from fraudulent transactions and misuse in real time.

Whenever you decide to get your first card, make sure to start using all of the great features digital banking has to offer. Reaching your financial dreams can start at the tips of your fingers!



Welcome to #Adulting

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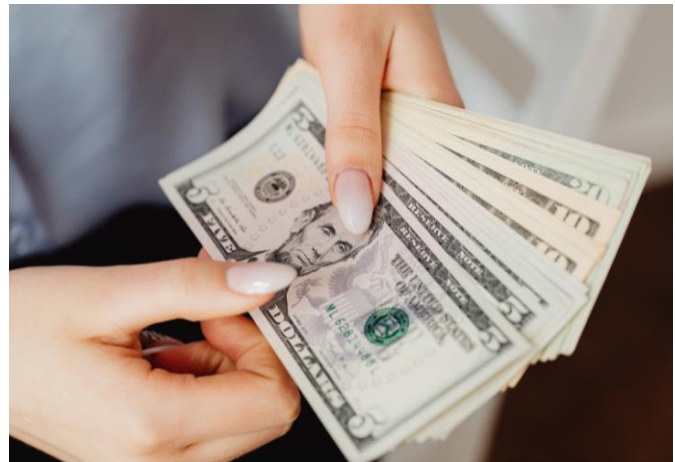


Planning Ahead, Saving for the Future

[Saving](#) seems like a pretty straightforward thing; you take an amount of money and put it in a safe place—hopefully in your credit union savings account.

Your credit union offers more than just a standard savings account to help you plan for your future. While you're young is the time to start saving. College, trips, cars, and even emergencies are things you need to be thinking about when you're planning to save.

Take a look at your credit union's website and take a look at the different kinds of accounts that they offer. Saving for college? They might have a special savings program just for school. They probably have accounts tailored just for people your age. Take a look!



Another option is [certificates](#). These are savings accounts that restrict when you can take out money, but they often have higher dividend rates than a standard account. If you're saving with an eye on the future, a certificate is a great option. The money won't be available for an emergency, though, so plan accordingly with different accounts.

Your future is important. Having the funds to make your plans happen is also important. If you have any questions, [contact us!](#)