

# **ACT IST FEDERAL CREDIT UNION**

#### April 18th

All brances closing at 1PM

Dates to Remember

May 9th **Annual Membership Meeting** 4:30 PM · La Vale Lobby

#### May 26th

**Memorial Dav** All branches are closed

#### June 19th

Juneteenth All branches closed

#### All branches lobbies are open M-F 9am-5pm

#### **Weekend Hours**

La Vale Friday • Drive Thru until 6pm Saturday • Lobby & Drive Thru until 1pm

<u>Romney</u> Saturday • Drive Thru only until 1pm

Messick Saturday • Closed

#### **Primary Mailing Address:**

**ACT 1st Federal Credit Union** 14316 National Hwy SW LaVale, MD 21502

## **Reach for the Sky**, **One Dollar at a Time**



April is not only Financial Literacy Month, but also Credit Union Youth Month!

At ACT 1st FCU, we are here to ensure our youth are on the road to success!

#### Here are a two of our favorite tips:



#### Lesson: The Power of Saving Early

Show your child how savings grow over time with a simple challenge—save \$1 a day and see how it adds up! Tip: Open a youth savings account together and track progress.



Lesson: Earning and Budgeting Money If you give an allowance, teach your child to split it into spending, saving, and giving.

Tip: Use jars or envelopes for each category to make it visual.

#### Need inspiration to teach your young ones great financial habits? Call or text us!



Accountability. Credibility. Trust.

301-729-8015 | act1stfcu.org | memberservice@act1stfcu.org

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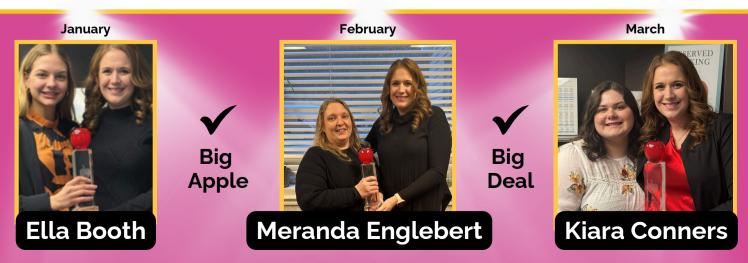
## **5 Money Lessons Every Teen Should Know**

Whether you just got your first paycheck, allowance, or birthday cash, learning to manage money now sets you up for success!

Here are **five <u>quick</u> lessons** to build smart money habits early:

- **Pay Yourself First**: Whenever you get money, save some before spending. Even 10% adds up over time and helps with big goals like a car, college, or travel.
- **Budgeting is for Everyone:** Budgeting is just a plan for your money. Try the 50/30/20 rule: 50% for needs, 30% for fun, 20% for future goals. Apps like Mint or a notebook can help track spending.
- **Spend Wisely:** Before buying, ask: Do I need this? Compare prices, wait 24 hours on big purchases, and look for deals. Small savings now lead to big rewards later.
- Credit Cards Aren't Free Money: Credit can help, but debt can hurt. Always pay off your full balance to avoid interest. Good credit makes renting or getting loans easier in the future.
- **Investing Starts Now:** Investing may sound complicated, but starting early grows your money. Look into savings accounts with interest or beginner-friendly stocks and index funds.

#### Smart money moves today mean a better future tomorrow! Your credit union is here to help with savings, budgeting tips, and more!



**5 Ways to ENJOY your trip** 

- without breaking the bank

Traveling is exciting, but it can also be pricey.. <u>The good news?</u> A little planning can help you save BIG while still enjoying your trip to the fullest!

Check out these **5 tips** to keep your vacation fun and affordable:

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- Set a Budget: Before booking, decide how much you'll spend on travel, stays, food, and activities. A budget keeps you on track and prevents overspending.
- **Be Flexible with Travel Dates:** Flights and hotels are often cheaper on weekdays or off-peak seasons. If possible, travel in the shoulder season for great deals.
- Use Discounts & Rewards: Leverage travel rewards, credit card points, and membership discounts (like AAA). Sites like Groupon and Expedia offer hotel and excursion deals.
- **Cut Food Costs:** Eating out adds up. Book a place with a kitchen or buy groceries for breakfast and snacks. Try local food trucks for tasty, budget-friendly meals.
- Enjoy Free & Cheap Activities: Many places offer free parks, beaches, museums, and hiking. Look for local events or walking tours for fun at no cost.

# Get the most out your account!

Download our app and protect your wallet!





# **ACT 1st FCU** makes it easy to control your account with our mobile app!

- Remote Check deposit
- Transfers
- eStatements
- Apply for loans
- Pay loan payments



Vacation

HOLIDAY!

**Best** Travel

**Best** Trip

#### www.act1stfcu.org

With smart planning, you can have an amazing trip without overspending, or going into debt!



#### Here are some things you can do <u>today</u> to increase your security and help protect yourself against fraud and identity theft.

- Keep your contact information up to date
- Create complex passwords
- Protect your devices
- Know the red flags
- Stay informed of the latest cyber threats
- Always use caution with links and new websites



## **Tri-State Wing Off**

Schwab Cancer Center Big Ticket Raffles- June, July, & August

Cornhole Tournament to benefit Schwab Cancer Center

Be sure to follow us on Facebook and Instagram for future details!

### Trunk or Treat at PVAA Pavillion

