

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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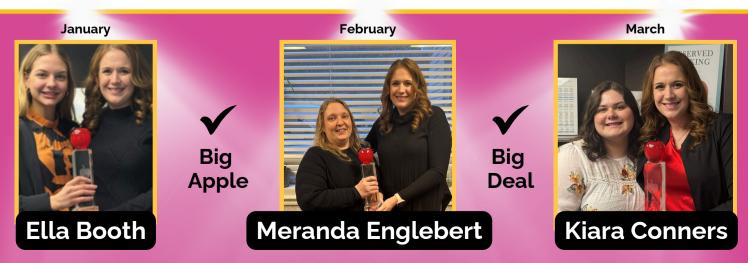
5 Money Lessons Every Teen Should Know

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:

- 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

