

ACT 1ST FEDERAL CREDIT UNION

FEDERALLY INSURED BY THE NCUA

Dates to Remember

April 18th

All branches closing at 1PM

May 9th

Annual Membership Meeting

4:30 PM • La Vale Lobby

May 26th

Memorial Day

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

Romney

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

Federally Insured by NCUA. • Equal Housing Lender. • We do business in accordance with the Fair Housing and Equal Credit Opportunity Act. *Terms Apply.





April is FINANCIAL LITERACY month

- Americans owe over **\$800 billion** in credit card debt
- **65%** of adults say money is a significant stressor in their lives
- Only **24%** of millennials understand basic financial topics
- **60%** of adults say their retirement savings are **not** on track
- **32%** of teens don't know the difference between credit and debit cards

KNOW THE FACTS

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 quick 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!**

January



Ella Booth

✓
Big Apple

February



Meranda Englebert

✓
Big Deal

March



Kiara Conners




5 Ways to ENJOY your trip - without breaking the bank

Traveling is exciting, but it can also be pricey..

The good news? 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.



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



Vacation

HOLIDAY!

Best Travel

Best Trip

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



www.act1stfcu.org



Here are some things you can do today 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

UPCOMING EVENTS

Tri-State Wing Off

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

Cornhole Tournament to benefit Schwab Cancer Center

Trunk or Treat at PVAA Pavillion

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

