

SPECIAL TEEN DAY!

Stop in to the Credit Union on the 2nd Wednesday of each month! Enjoy refreshments, FREE coin counting* and more! We hope to see you then!



**Coins must be deposited into your youth/teen account.*

Smart Surfing

The Internet is how most of us keep in touch with friends, find homework support, research a cool place to visit, or find out the latest news. Do you know how to stay safe while surfing?

- **Remain as anonymous as possible.** Never give out information like your name, address or phone number!
- **Think carefully before you create an email address or screen name.** Use a combination of letters and numbers in both — and don't identify whether you're male or female.
- **Keep online friendships in the virtual world.** Meeting online friends face to face carries risks because it's so easy for people to pretend to be something they're not when you can't see them or talk in person.

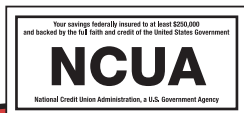
With all the problems you can face online, is it worth it? For most people, the answer is definitely yes. You just need to know where the pitfalls are, use some common sense and caution, and you'll be in control.

Full article at: kidshealth.org/teen/safety/safebasics/internet_safety.html#



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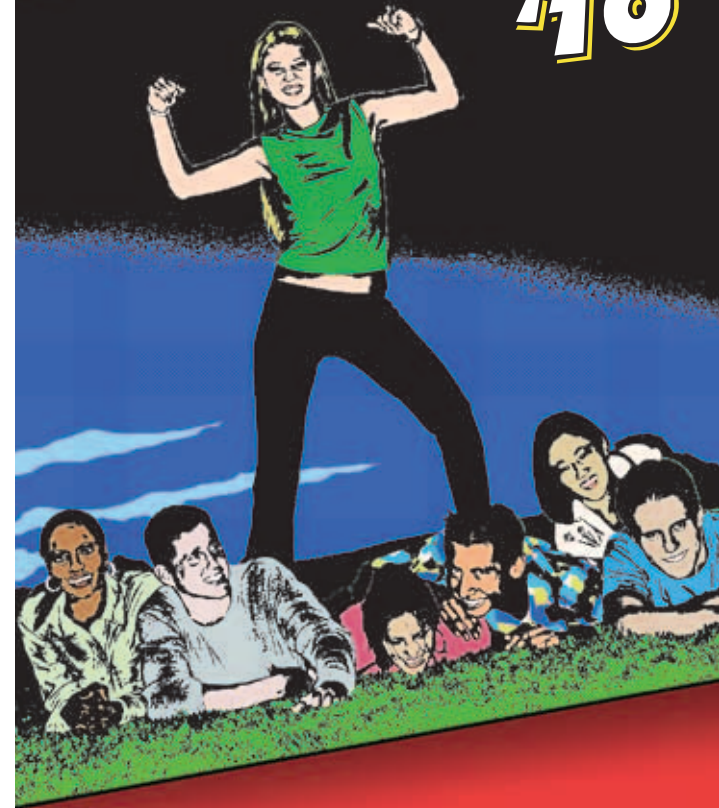
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FINANCIAL BEGINNINGS

JULY '10





Congratulations Class of 2010!

You've worked hard and studied long hours. You've written papers and juggled schoolwork, sports and part-time jobs. Now you're faced with even harder choices and bigger decisions. United Financial Credit Union can help you get started on the path to financial security. Whether you're off to college or off to work, we offer services to support you each step of the way.

FREE Checking
Convenient Debit Card
FREE Online Banking
And Much More!

Whatever your future plans may include, we're here to help. Give us a call or stop by to pick up your FREE Grad Pack today!



Scholarship Winners

Congratulations to our 2010 Scholarship winners.

Brianne Alexander



Brandon Bishop



Sonia Lapak



Harsha Nahata



Amanda Wiles



CREDIT CARD MYTHS

Credit cards are convenient, they help you establish credit, and they give you security that cash does not offer. Learning to use credit cards wisely, however, can protect you from losing a lot of money and hurting your credit score. As you learn to manage your credit, here are three credit card myths to watch out for:

Myth No. 1: Writing "SEE ID" on the back of your credit card will stop credit card identity theft.

Reality No. 1: Writing "SEE ID" on the back of your credit card might encourage a retailer to ask for your ID, but the reality is that many clerks don't check for a signature at all.

Myth No. 2: You need one credit card from each of the big credit card companies because you may get stuck somewhere that accepts one and not the other.

Reality No. 2: If you have two of the four major credit cards (VISA, MasterCard, American Express and Discover) you are not likely to have problems. Just remember, having more credit cards won't make you rich, in the end you could end up poor because of them.

Myth No. 3: If you go over your credit limit and pay it back before the due date, you will be fine.

Reality No. 3: Every time you go over your credit limit you give the credit card company an opportunity to boost your interest rate to penalty rate levels, which can exceed 30.00%! You can even rack up over-the-limit fees in the amount of \$30.00 or \$40.00 each time you spend over your limit.

