

ROOTS

**MIDWEST
AMERICA**
FEDERAL CREDIT UNION®

a newsletter exclusively for 13-17 year olds in Growing Up MidWest

Spring 2022



Join Us For TinCaps Night

We are thrilled to announce that we will be having a Growing Up MidWest night to watch the TinCaps play at Parkview Field (1301 Ewing Street, Fort Wayne, IN 46802) on **Friday, June 10th at 7:05 pm**. That evening is both Wands & Wizards night at the park as well as a Fireworks night.

We have reserved a block of seats at the stadium and Growing Up MidWest members who reserve seats will receive **FREE ADMISSION AND A FOOD VOUCHER** good for that night. Other family and friends can purchase admission-only tickets through the Credit Union for \$11.00/person. *Children under 2 do not need a ticket if they are sitting on someone's lap for the game.*

To reserve tickets, please have your parent or guardian call Emily Jones at 260-209-3568 or toll-free at 800-348-4738 ext. 5868. When you call, you will need to indicate which MidWest America branch you would like to pick up your tickets at.

TICKETS ARE LIMITED and must be purchased at the time of reservation by MidWest America account transfer, personal check, or VISA®/Mastercard® and will not be sold the day of the event. All reservations must be made by Friday, May 20th. Tickets cannot be refunded after this date.

Kentucky & Illinois Members

We didn't want to leave you out of the summer fun. At each of our **Danville, IL; Hopkinsville, KY; and Scottsville, KY** locations we will be giving away treats to all Growing Up MidWest

members who stop by while supplies last. You can also enter to win a \$100 Visa® Gift Card.

Entries from Growing Up MidWest members will be accepted in-branch only now through April 29, 2022.

**GROWING
UP
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We celebrate National Credit Union Youth Month every April. This year's theme "Save Small. Dream Big. at your credit union" is a reminder of how saving even a little now can pay off big later. The most important thing is to start saving. After all, a mighty oak tree began as an acorn. This is why our Growing Up MidWest program is designed the way it is. We start you as an **acorn**, let you **sprout** into basic financial topics, and then start to grow your **roots** in everything the Credit Union has to offer as a teen. It is also never too late to start saving, so get started on your Big Dreams this April with the savings tips below.

- Set a goal. When you get money from a part-time job, allowance, birthday gifts, or extra chores, pay yourself first and tuck part of it away. Deposit it in your Youth Savings account at the Credit Union so you won't be tempted to spend it.
- Give yourself some visual reminders. A picture saved to your phone, taped in your locker, in your wallet, etc. This will help keep your goal in focus.
- Ask a parent about a match. For example, if you can save \$10 per week, ask if you can have a percentage matched, say 50% or \$5 per week.

So whether you're dreaming of a gaming console, a racing bike, a new phone, a high-quality skateboard, or even a car, get your savings habit started today.

Foiling Identity Theft

Identity theft is the fastest-growing non-violent crime in North America. Globally, it costs its victims billions of dollars— not to mention the time and hassle involved in recovering a stolen identity. This is especially hard for a young person just starting out. The key to preventing identity theft is being smart with your personal data in all its various forms which is why our newest

"It's a Money Thing" video *Foiling Identity Theft* <https://www.mwafcu.org/itsamoneything.shtml> which covers this topic. Be sure to take a look at the 5 tips on the right which are easy steps you can take right now.



Be "Smart" With Your Smart Phone

It pretty much goes without saying that the majority of you are carrying some sort of mobile device, most likely a "smart" phone. And, you can do just about everything with that phone including managing your money. Your Credit Union wants to help you do this safely and easily.

With our free downloadable app for iPhone and Android devices, young members can access their accounts almost anywhere. And, you can rest assured that you're using a mobile banking service protected by security measures including advanced encryption, firewalls, and secure logins.

Remember, that with even the best precautions in place, the threat of identity theft is always looming. By taking some simple and "smart" precautions when using your phone for mobile banking or any purpose, you can decrease your chances of becoming a victim of ID theft.

Consider these:

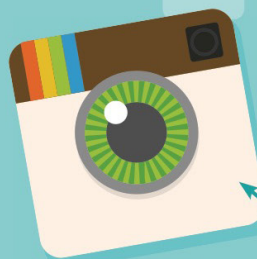
- Choosing a strong password. Protect your phone so that personal information cannot be compromised if the device should end up lost or stolen.
- Never share personal information with anyone or save it on your phone or other devices. This includes your PIN, password, or security question answer.
- Tracking your accounts daily to keep tabs on any suspicious activity.

- Contact the Credit Union immediately if you suspect your phone has been lost, stolen, or compromised in any way. Access another device to update all passwords.

**GROWING
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Change up your PIN

Do you unlock your phone with the same PIN number you use at the ATM? If so, change it. Password-protecting your phone is smart, but large touch screens make it easy for not-so-innocent bystanders to see what your number is as you enter it, providing them with a good first guess at your banking PIN.

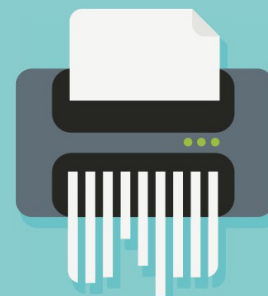


#latergram

Does your Instagram feed make it easy for others to tell when you're out of the house or out of town for an extended period of time? You might be providing identity thieves with the perfect opportunity to go for a mail grab. Set your account to private, or make your location-related posts a little less "insta."

Get a shredder

A personal shredder is a small investment that makes a huge difference. Bank statements, expired credit cards, phone and utility bills, ATM receipts, addressed envelopes, old boarding passes, email printouts and resumés are just some of the things that should be shredded before they make their way to your trash can or recycling bin.



Slim down your wallet

It's time to clean out all those stray receipts and store cards you never use! If your wallet is lost or stolen, every extra item you carry gives identity thieves an extra chance to steal your information. Carry the bare minimum and keep the rest in a safe spot—especially your Social Security card, PINs and passwords!



Update your software

New computer viruses are circulated every day. The best way to stay ahead of the curve is to install regular updates to your firewall software, your anti-virus software, your operating system and even your mobile apps. Resist the urge to hit the "remind me later" button the next time it pops up.

