Did you know that April is National Credit Union Youth Month? That means an entire month dedicated to you! Created to encourage teens and children to develop healthy saving habits by making savings fun and exciting, this year’s theme is “Money Magic!” Using this month as a launching point, RCU and other credit unions across the United States will encourage young people to find joy in setting aside money for themselves and for helping others.

Here are some ideas to boost your saving ability. Pick one (or more) and then commit to saving every penny you earn for the month of April. Ideas include:

1. Take on one odd job (babysit, yard work, paint a fence).
2. Sell old items or clothing you don’t use anymore.
3. Write a guest article for teen blogs or sell some artwork.

Youth Month Contest: YOU COULD WIN $200!

Show us how you’re saving for your future! Write a song, create a short story, make a video—however you choose to creatively express yourself! Three winners will be selected to win $200 each. For more information or to upload your submission, visit redwoodcu.org/youth.

RCU Annual Meeting

Join us for our annual membership meeting and learn how your credit union performed in 2019.

TIME: Thursday, April 23, 2020
5:30 p.m.

LOCATION: Redwood Credit Union
3033 Cleveland Avenue
Santa Rosa, CA 95403

Visit redwoodcu.org/annualmeeting for details.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. Void where prohibited. Employees of RCU and/or RCUSG, volunteer Officials and their family members are not eligible to win. Must be between 13-17 years of age to participate.
April 22, 2020 is Earth Day! Are you ready to help the planet? Earth Day is celebrated worldwide to encourage everyone to appreciate the beauty of our planet and learn about conservation. This year, make a plan with your parents to celebrate Earth Day. Here are a few ideas:

1. **Ride your bike to school/work.** Instead of taking a car, save emissions by biking to school or work (or riding your skateboard or walking) as much as you can.

2. **What’s happening around the globe?** Search online to see how cities, states, and countries around the world are celebrating Earth Day and helping the planet. You may find some great ideas for your own celebration.

3. **Organize a fundraiser or cleanup.** Get your friends, school, church, or other organization involved to organize a street or beach cleanup. Other ideas include organizing a jog-a-thon or silent auction that benefits a local environmental organization.

4. **Attend a lecture or workshop.** Many museums or local colleges host environmentally themed lectures or workshops, usually at low cost or free. You can learn about climate or how to build your own compost bin. Find out more about something you’re interested in or learn something new!

**ENTER ELEMENTS OF MONEY’S LIKE/LEARN/WIN INSTAGRAM CONTEST!**

To celebrate Credit Union Youth Month, our partner in financial education, Elements of Money, is hosting an Instagram contest!

During April, Elements of Money will be giving away four Amazon gift cards. Make sure you follow @elementsofmoney on Instagram and look for money-related posts throughout the month for a chance to win.

Visit [www.elementsofmoney.com/redwoodcu](http://www.elementsofmoney.com/redwoodcu) for details.

**SECURITY TIP**

Don’t ever give your account number, password, or username to anyone, even to someone you know!

**HOLIDAY SCHEDULE**

Redwood Credit Union will be closed on:

- **Memorial Day**
  - Monday, May 25

- **Independence Day**
  - Saturday, July 4

Remember, you can access your account online or with our mobile app 24/7/365!