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The Advisor

*Newsletter for High School & College Students
From Mountain Credit Union*



Financial Planning For College

During the high school years, you are preparing for college and your future career. Part of this preparation should include building a relationship with a financial institution that will be with you through school and starting your career.

Mountain Credit Union offers several products and services that are beneficial for teens!

- No Fee Student Checking Account that comes with a Mountain CU Mastercard Debit Card. You can use the debit card anywhere that accepts Mastercard so that you can access your funds from anywhere at any time.
- Auto loans are available for a vehicle. You may not yet have credit built, but this is a great time to get started. Your first auto loan may require a co-signer, but that will get you on the way to building credit. Just make sure your payments are always made on time to avoid negative history on your credit report.
- Mountain Credit Union is a part of the Co-Op Shared Branch Network. This means that you can go to another credit union that participates in this program and perform transactions on your account just as if you were at your home credit union. This may come in handy as you travel off to college.
- It is important to learn as much as you can about managing your finances as you transition into adult life. Mountain Credit Union offers valuable financial education on our website. To learn valuable information on how to Take Control of Your Money, go to: <https://mountaincu.teachbanzai.com/wellness>
- Mountain Credit Union awards scholarships every year to members that are full-time college students. Applications become available in early January and the winners are chosen in early April. Apply for this scholarship every year while you are in college! You may win one of the scholarships.