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TONGASS FEDERAL CREDIT UNION

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OCTOBER IS YOUTH MONTH

Every October, Tongass FCU shines a spotlight on the next generation of savers and spenders. Youth Month isn't just for kids—it's about building financial skills that strengthen families and communities across Southeast Alaska.

This year's theme, "MINE Your Savings, CRAFT Your World," is inspired by Minecraft and reminds us that saving money is like stacking building blocks—each one adds up to something bigger. When kids learn the habit of saving, they carry it into adulthood, creating stronger families, resilient communities, and healthier local economies.

Throughout October, youth can take part in fun activities like the Savings Quest, the Build Contest, and our Coloring Contest. Each one connects saving money with creativity and real-life rewards.

Financial Education in Action

Education is the heart of Youth Month. All month long, our staff are bringing lessons about money to classrooms, libraries, and community spaces. Early in the month, kids in Kake and Hoonah are enjoying MoneyBunny storytimes that introduce saving in a fun way. In Juneau, we're hosting a session with high school students focused on setting up accounts, while Haines homeschoolers will take part in both a MoneyBunny reading and a savings lesson for older kids. Later in the month, we'll join the Fil-Am Fest in Ketchikan with a financial session, and wrap up in Wrangell with a workshop on spending wisely and staying safe online. Together, these events make financial education engaging for every age group—from preschoolers to teens preparing for independence.

Why Youth Month Matters for Everyone

At first glance, Youth Month might seem designed only for kids and parents. But it's bigger than that. When kids learn how to save, plan, and make smart choices, they carry those skills into adulthood. That means stronger families, more resilient communities, and healthier local economies. Every deposit today helps shape tomorrow. What makes Tongass FCU—and Southeast—so special is the way we know our choices are connected. Here, financial habits don't just affect one person; they ripple outward. A child who learns to save grows into an adult who can weather challenges, invest in a home, support local businesses, and give back to their neighbors. Each step forward for one person strengthens the whole community.

That spirit of connection is woven into our history. In Southeast, people have always depended on one another—sharing resources, working together, and standing strong through challenges. It's what makes our towns and villages not just places to live, but communities worth protecting. Youth Month is part of that same tradition: investing in young people today so that our communities remain strong tomorrow.

When financial skills are learned early, when money stays local, when people are prepared to thrive—that's when Southeast shines. That's why Youth Month isn't just for parents or kids. It's for every member who wants to see our region continue to grow, stand together, and remain the unique, resilient place we're proud to call home.

How to Get Involved

Even if you don't have kids, there are plenty of ways to take part in Youth Month. You can contact us to volunteer at a financial education event in your community, stop by to pick up Jumpstart Your Life guides for grads and share them at your local school, or bring a young person in your life to get started with their very first account. Every action, big or small, helps build stronger financial futures across Southeast.

PROTECT YOURSELF FROM FRAUD: SIMPLE STEPS THAT MAKE A BIG DIFFERENCE

At Tongass FCU, your security is always a top priority. Unfortunately, scams are becoming more creative every day—so knowing what to look for is one of the best ways to stay protected.

Remember: We will never call, text, or email asking for your account numbers, PINs, debit card details, or online banking password. If you ever feel unsure, stop and reach out to us directly. When in doubt—always reach out.

Here are some of the **most common scams** to watch for:

- "You've won!" Scams that ask you to pay fees or taxes before receiving a prize or inheritance.
- Overpayment tricks where someone sends you too much money and asks for a refund.
- Emergency calls claiming a loved one is in trouble and needs funds quickly.
- Romance or job offers that request money or payment for "training."
- Gift card requests—a big red flag, since real businesses never ask for payment this way.

How you can stay safe:

- Check your accounts often and report anything unusual right away.
- Keep passwords and PINs private, and update them regularly. Don't click on unexpected links or attachments in emails or texts
- Verify callers before giving information.
- Keep your phone and computer updated with the latest security fixes.

Fraudsters move fast, but together we can move faster. If you ever suspect a scam or see unusual account activity, contact us immediately—we're here to help. ***When in doubt, reach out.***

CLOSURES THIS QUARTER

October 13, Monday, Indigenous Peoples Day

November 11, Tuesday, Veterans' Day

November 27, Thursday, Thanksgiving Day

December 25, Thursday, Christmas Day

January 1, 2026, Thursday, New Year's Day

Today, tomorrow, *together*.

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