

CASH CREW ACCESS



Yeeh, hello...
of course
we're online.

If you're like most teens, you're already spending loads of time online connecting with friends, getting the latest news and updates on your favorite celebrities and gaming. Well, turns out, you can do pretty much all your banking online. By using our Online Access Home Banking you can check your account balances, transfer money between accounts, make loan payments, pay bills and view transactions. You can even see images of the checks you've written! So, in as much time as it takes to upload that latest snapshot to your Facebook page, you could just as easily log-on to Online Access Home Banking to check your balance or pay a bill. Now we realize that it's called Online Access Home Banking, but you don't need to be at home to use it – duh. If you have a computer

and an internet connection, you have everything you need. Also, if you are into helping the environment (um, hello – you better be!), you gotta sign-up for eStatements. With eStatements, you get your account statement delivered to you by email instead of snail mail. Just think of all the paper, fuel, and energy it takes to get that paper – so sign-up soon!

Oh, and Online Banking is totally secure too. Just go to myeecu.org and click on the Online Access Home Banking link under the Electronic Services tab. Then, just click on the Online Access Application link. Trust me, it only takes a couple minutes – you will get a password and everything you need. If you need help just have your parents call **1-800-538-EECU(3328)**.

Don't chuck those old phones.

Got a new cell phone lately? Well, what did you do with the old one? Hopefully you didn't just toss it. First of all, those cell phone batteries are bad news. We can't have them clogging up and contaminating our landfills. If you need to dispose of any kind of battery, you need to do it properly. Go to <http://earth911.com> and type in your zip code to get info about disposal facilities in your area. You will be surprised by the places that take old batteries – in most areas there are places like Radio Shack and Staples to take them.

But hold on – the absolute best thing to do with your old phone is to recycle it. Check this out – even though your old phone isn't as cool as your new one, the stuff inside that makes it work is still super valuable. So valuable, that companies will actually pay you anywhere from a \$1 to \$30 or more for your old phone. The newer it is, the more it's worth – how about a cool \$200 for an old iPhone! In most cases it doesn't even need to work. Just search "recycle cell phone for cash" to find tons of recycle-for-cash companies. They even have fundraising programs that you can use to raise money for your school or charity. It's super easy – you just register, get a list of phones that they will accept, get everyone you know to donate their old cell phones to your cause, and then turn them in for the cash. Programs like these have raised millions of dollars for all sorts of fundraising efforts.





Pitch in, have fun and make a difference.

Here's a list of websites that will help you find volunteer opportunities:

YMCA.net – the YMCA operated in thousands of communities serving millions

Redcross.org – the Red Cross, doing good things for good people world-wide

Servicenation.org – search to find out what's going on in your community

Allforgood.org – find and share ways to do... GOOD

YVCA.org – the Youth Volunteer Corps of America can find you something to do

VOA.org – Volunteers of America can point you in the right direction

Liveunited.org – this is the United Way's site that shows you how to help

Dosomething.org – search, interact, get involved

Now if you are one of those super ambitious teens and want to find something more adventurous that involves traveling abroad, check out these sites. You'll find out about projects designed to help those in need all over the planet.

Transitionsabroad.com – the comprehensive resource for experiential work abroad, study abroad, cultural travel overseas, and international living

Crossculturalsolutions.org – operates volunteer programs around the world in partnership with sustainable community initiatives

It's great to get involved, but please use caution when evaluating volunteer opportunities, always align yourself with reputable organizations, beware of online scams, and always get your parents involved to help guide your efforts. Have fun!

So there you are... school has been out for weeks and you've done so much tweeting, chatting, gaming, watching TV, and lounging around that even you – yes YOU – are looking for something meaningful to do. It's time to do something productive. You need something fun and rewarding! How about volunteering? It's all that and more and there are loads of different things you can do.



Congratulations to Josephine Farley for winning the Cash Crew drawing. Jamie won a \$50 VISA® Gift Card.

Got a job? Get direct deposit.

If you have a job and you are getting a regular paycheck, listen up. Direct deposit is the fastest way to get your money into your account that has ever been invented. Right now, your boss is probably handing you a check each payday, right? Which is cool – because it's great to be making money. But the bummer part is that you have to figure out how to get your check deposited into your account. Check this out – with direct deposit, it all happens automatically. Your money is electronically transferred from your employer's payroll account directly

into your account. No paper checks, no envelopes, no trips to the credit union, and no chance of losing your check. Poof – just like magic, it instantly appears, ready to spend or save.

Getting signed up for direct deposit is simple too – even your baby sister could do it. Well, not really, but you can do it for sure. Our Member Service Center is open Monday – Friday, 7 am to 7 pm and Saturday 9 am to 1 pm. Just give us a call at (559) 437-7700 or 1-800-538-EECU (3328) and we'll help you out.