



Fall 2025

The Credit Union Connection from CU at Work

At Rogue Credit Union, we are proud to provide education and insights that help you achieve your financial goals.

In this edition, we explore the resources available to help local youth and young adults get a head start on their journeys to financial well-being.

Navigating Today's Economy: Financial Readiness for Young People

As prices rise and the cost of living continues to climb, it's more important than ever for young people to understand their finances. From saving and budgeting to the basics of credit and interest, learning financial skills early can help kids and teens make smart decisions and avoid common money mistakes. With financial tools and services constantly evolving, building strong habits now can lead to long-term confidence and success.

Today's economy is also changing how people earn and manage money. Whether it's a part-time job, a side hustle or planning for college expenses, understanding how to track income, avoid debt and set financial goals can set our youth up for a stronger future.

*Partnering with you
on your journey to
financial well-being.*

Backpacks and Budgets

Back-to-school season is here! It's time to stock up on backpacks, pencils and notebooks. It's also a great time to introduce your child to important financial basics, like saving money. Opening a [Rogue Rangers account](#)—specially designed for kids under 12—can help your child learn how to manage money with a little help along the way.

With fun, educational activities and savings incentives, this program is a great way to help the children in your life learn important money skills through hands-on experiences.

From Piggy Banks to Paychecks: Growing with Rogue

From a first paycheck to a first big purchase, every financial milestone matters. Whether it's a first job, first car or their next step toward independence, we're proud to support local teens as they grow into confident, financially capable adults. Below are some of the ways we help teens and young adults build strong financial skills and navigate those important early steps with confidence.

1. **Rogue Climbers Accounts**

Designed for teens 13 to 17, [Rogue Climbers](#) checking and savings accounts pair real-world money management with helpful financial education resources.

2. **Instant-Issue Debit Cards**

When your teen opens a Rogue Climbers checking account, they'll also receive an instant-issue debit card. It's ready to use the same day, compatible with [Apple Wallet](#) and [Google Wallet](#), and perfect for everyday spending.

3. **Direct Deposit**

Get paid up to two days earlier with free direct deposit! [Get started](#) in three simple steps.

4. **[Rogue Climbers Visa® Credit Card](#)**

This credit card helps teens establish credit, earn cash back* and learn how credit works. It's a smart step toward building good credit habits, especially for teens looking to apply for an auto loan in the future.

5. **First-Time Buyer Program**

Buy your first car and build your credit with our [First-Time Buyer Program](#)! Designed for applicants with no credit score or limited credit history, we'll get you on the road with manageable terms and rates.

**Purchases are reflective of net purchases (purchases less returns and other credits) made during a billing cycle. Cash advances, including convenience checks and balance transfers do not qualify for the cash back. Cash Back will be automatically deposited to your Ownership Account or Savings Account on the 24th day of each month. Applies to Visa® Platinum card accounts only. Excludes Business Visa® Platinum cards. Your account must remain open and in good standing in order to receive the Cash Back.*

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