

Digital Financial Services – Mini Podcast Script

Financial Wellness is just like anything else: It takes a little discipline, and some good advice. At Golden 1 Credit Union, we're here to help. As a not-for-profit, member-owned credit union, our main goal is to help you reach your goals. Providing financial advice and education is another way of doing just that. Whether you're trying to make a major purchase, start an investment fund, or just have some peace of mind, Golden 1 is your financial partner and together we can be golden.

Welcome to the Golden 1 Credit Union Financial Wellness Podcast. I'm Rebecca...

...and I'm Martin!

And welcome to America Saves Week! Each day this week we are going to discuss a different financial topic related to savings. Today we will cover the digital services available to you on your mobile device and how they can help you save money.

Exciting! If you'd like more information on America Saves Week along with lots of free, valuable resources to help you be a more mindful saver, visit www.americasaves.org

You can always visit our website, too, at www.golden1.com/financial-wellness for free videos, podcasts, webcasts, and a Learning Lab with dozens of free educational modules and financial calculators.

Rebecca, I'm not kidding, until you made the announcement I had totally forgotten that it was America Saves Week! I might have to cut this recording session short so that I can run over to my closest branch and transfer money into my savings account. So, for the rest of this podcast (speeding up) I'm just going to be talking really, really fast, ok? Ok!

Whoa! Slow down there, Martin. What if I told you that you could do that and much much more right from your phone?

You mean I could call my local branch and ask them to do it for me?

You listeners can't see me, but I just rolled my eyes at Martin.

No, you can transfer money to your savings account, pay bills, and even get notifications from your financial institution all from either their app on your phone, or their website.

Well, this is going to save me a bunch of time. Not to mention all the money I'll save on gas!

Exactly. Mobile and online banking is so convenient you'll wonder why you didn't sign up for it sooner.

I did sign up for it, though. I'm just pretending for the sake of our listeners, Rebecca.

I know that, Martin.

Oh. I thought my acting was pretty convincing.

(Pause) **Uh-huh! Another great perk to using digital financial services is the ability to monitor your accounts.**

I check my accounts every day in case I notice anything out of the ordinary. Frequent monitoring is the best way to prevent fraud, or at least to put a stop to it before it goes too far.

Yes, use your digital statement to look for transactions that seem out of the ordinary and if you see any, report them immediately to your financial institution.

Plus, you can set up alerts on any of your accounts so that if your financial institution notices any unusual activity, you'll receive an alert on your app, in a text message, or in an email.

Because our mobile devices have become so essential to our lives, and they can hold so much personal data, please take every precaution to make sure your device is as secure as possible.

Create hard to guess passwords, or use your device's biometric security features like fingerprint or facial recognition. Make sure too that you are the only one who can access your device.

There are many features and services you can access digitally that you used to have to do in a branch. We've

only just scratched the surface here, you can do things like depositing checks...

...setting up recurring transfers...

...paying your bills...

...even opening new accounts...

...the best way to get familiar with the digital services offered by your financial institution is to visit their website, or download their app and just go exploring. Our newly updated website is golden1.com and our mobile banking app is available through the Apple or Google app store.

Thanks for joining us as we kick off America Saves Week, please tune in tomorrow when we will discuss the most effective ways to save with purpose. Until then, this has been Martin...

...and Rebecca! Wishing you financial health and happiness and reminding you, as always, to...

(Both) **...Stay Golden!**

Golden 1 Credit Union is insured by NCUA.