

MY FIRST NEST EGG YOUTH CORNER | OCTOBER 2026

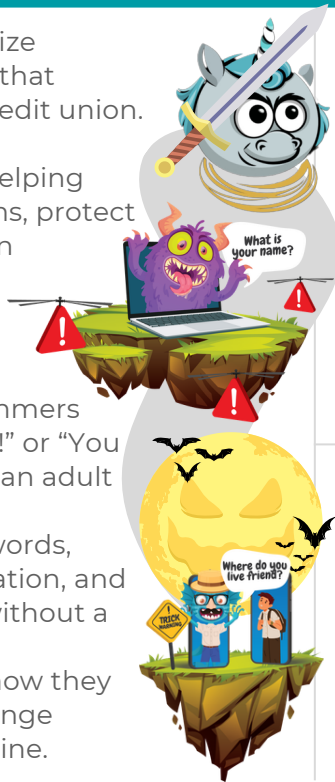


Not every monster looks scary. Some arrive as prize notifications, messages from “friends,” or emails that appear to come from a school, game, bank, or credit union.

This October, **Commonwealth Credit Union** is helping families teach kids how to recognize online scams, protect their personal information, and ask for help when something doesn't feel right.

3 WAYS TO RAISE SCAM-SMART KIDS

1. **Teach Kids to Stop Before They Click.** Scammers create urgency with messages like “Act now!” or “You won!” Remind kids to pause and check with an adult before clicking or responding.
2. **Explain What Information Is Private.** Passwords, addresses, phone numbers, banking information, and login codes should never be shared online without a parent's permission.
3. **Make “Tell Me” the Family Rule.** Let kids know they can always come to you if they receive a strange message or accidentally click something online.



THIS MONTH'S ACTIVITY: SCAM MONSTERS: STAY SAFE ONLINE!

Kids will meet five Scam Monsters, match each monster to its online trick, spot the red flags in suspicious messages, and create their own safety plan.

Download the printable [HERE](#) or pick one up at your local Commonwealth Credit Union branch.

FEATURED ARTICLE: HOW TO HELP KIDS SPOT ONLINE SCAMS

Learn which warning signs families should watch for and how the simple Stop. Check. Tell. rule can help kids stay safer online.

Read the article [HERE](#)

Did you know? Kids with youth accounts build smarter money habits — and even tend to do better in school! Stop by one of our locations to open a youth account today!

[Open a youth account HERE.](#)