

MARVEL

+
NAVY FEDERAL
Credit Union

1

CUSTOM
BRANDED
CONTENT

INVESTING IN EACH OTHER!



Practical
Money Skills

by **VISA**



POWER UP WITH CREDIT UNIONS

YOU HAVE THE POWER

to decide where to put your money. But where to keep it really depends on what you're looking for—understanding the benefits of a credit union is a great place to start.



WHAT IS A CREDIT UNION?

Credit unions are not-for-profit, member-owned institutions. Their primary goal is to serve their members, rewarding them with surplus (a super-charged word for extra) income in the form of dividends. On the other hand, banks are typically for-profit institutions.

Credit unions often provide a full variety of financial services. Typically, they all offer some form of checking and savings accounts, as well as credit card options and other savings products.

HERE'S A FULL BREAKDOWN OF WHAT MAKES CREDIT UNIONS STAND OUT:

NOT-FOR-PROFIT

Profits are returned to members in the form of lower loan rates, higher savings rates and fewer fees.

CONVENIENCE

Mobile* and online banking options and access to service representatives.

OWNERSHIP

Owned by members.

MEMBERSHIP

Must apply. Products and services tailored to a specific membership.

RATES

Loan rates often lower, savings rates often higher.

NAVY FEDERAL
Credit Union

To learn more about Navy Federal Credit Union, visit navyfederal.org.

Federally insured by NCUA. *Message and data rates may apply. Visit navyfederal.org for more information.

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MANHATTAN, NEW YORK.

A STEALTH TRANSPORT FROM WAKANDA SOARS THROUGH THE SKY OVER NEW YORK CITY, HERALDING THE ARRIVAL OF KING T'CHALLA AND HIS SISTER, SHURI.

LOOKS LIKE YOU'RE IN A RUSH, BROTHER.

WE'RE ON A TIGHT SCHEDULE AND A TIGHT BUDGET.

BLACK PANTHER AND SHURI IN— **INVESTING IN EACH OTHER**

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THE BLACK PANTHER'S HIGH-TECH SUIT, POWERED BY VIBRANIUM, ABSORBS ALL INERTIA AND STORES IT AS ENERGY FOR FUTURE USE.





I KNOW IT CAN BE DIFFICULT FOR SMALL BUSINESS OWNERS TO KEEP A BALANCE BETWEEN BUDGET AND QUALITY.

YEAH, IT'S HARD TO SAVE WHILE TRYING TO MAKE ENDS MEET, BUT THE COMMUNITY PULLS TOGETHER, AND WE KEEP COOKING.

GREAT FOOD IS A GIFT. I'M GLAD THE NEIGHBORHOOD SEES THAT.



WHEN I THINK OF NEW YORK, I ALWAYS IMAGINE BIG PLACES AND BIG STORES.

OF COURSE, BUT SMALL BUSINESSES AND LOCAL RESTAURANTS LIKE THESE ARE THE BEATING HEART OF EVERY CITY, TOWN OR VILLAGE.

WHEN SMALL BUSINESSES THRIVE, EVERYONE BENEFITS.

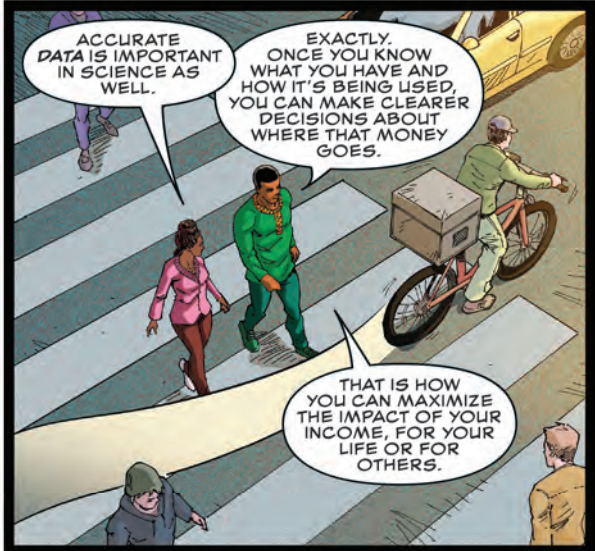


OKAY, I WANT TO MAKE A BUDGET BUT DON'T KNOW WHERE TO START.

THE FIRST STEP IS TO TRACK YOUR EXPENSES.

USE A BANKING OR BUDGETING APP OR SAVE YOUR RECEIPTS AND CALCULATE WHAT YOU SPEND EACH WEEK TO SEE WHERE YOUR MONEY GOES AND HOW TO SPEND IT BETTER.

SCIENCE AND TECHNOLOGY ARE MY SPECIALTIES, NOT ACCOUNTING.



ACCURATE DATA IS IMPORTANT IN SCIENCE AS WELL.

EXACTLY. ONCE YOU KNOW WHAT YOU HAVE AND HOW IT'S BEING USED, YOU CAN MAKE CLEARER DECISIONS ABOUT WHERE THAT MONEY GOES.

THAT IS HOW YOU CAN MAXIMIZE THE IMPACT OF YOUR INCOME, FOR YOUR LIFE OR FOR OTHERS.



WHEN TIMES ARE GOOD, WE MUST PLAN FOR THE FUTURE BY SAVING AND INVESTING.

THIS IS YOUR PLAN FOR ALL OCCASIONS?

INDEED. INVESTING IN EACH OTHER MAKES US ALL STRONGER.



WITH THE POWER OF VIBRANIUM AT OUR FINGERTIPS, THERE'S NOTHING WE CANNOT DO.

VIBRANIUM IS VALUABLE, BUT YOUR MIND IS THE FORCE THAT WIELDS IT TO GENERATE NEW INVENTIONS.

PEOPLE ARE OUR MOST VALUABLE INVESTMENT, MY SISTER.

THAT IS ALSO WHY WE'RE HERE FOR THE INTERNATIONAL TECHNOLOGY CONFERENCE. I WANT YOU TO MEET SOMEONE...

MINUTES LATER, ON THE SHOW FLOOR OF THE INTERNATIONAL TECHNOLOGY CONFERENCE...

SHURI, THIS IS RAMLA, ONE OF OUR WAKANDAN EDUCATIONAL GRANT RECIPIENTS. THROUGH PROGRAMS LIKE THIS, WE'RE BRIDGING THE FINANCIAL GAP BETWEEN GENERATIONS.

MY KING, THIS IS SUCH AN HONOR!

THE HONOR IS ALL OURS, RAMLA!

I READ YOUR RESEARCH PAPER ON DATA TRANSMISSION AND WAS BLOWN AWAY BY HOW THOROUGH IT WAS.

MY DREAM IS TO START A SOFTWARE ENGINEERING BUSINESS AND GENERATE NEW PROJECTS BETWEEN WAKANDA AND AMERICA.

WITH THE TECHNOLOGY WE'RE UNVEILING HERE, I BELIEVE THERE WILL BE MANY EXCITING OPPORTUNITIES IN YOUR FUTURE.

OH? WHAT HAVE YOU BEEN WORKING ON?

I'M SO EXCITED TO SHOW YOU!



THESE ARE VIBRANIUM MICROPROCESSORS.

THOUSANDS OF TIMES FASTER THAN CURRENT CHIPS, THESE WILL HELP DRIVE TECHNOLOGICAL ADVANCES AROUND THE WORLD!

OH, WOW!



AS OUR LATEST GRANT WINNER, IT'S MY PLEASURE TO PRESENT YOU WITH A SET OF WAKANDAN KIMOYO BEADS.

IMBUED WITH THE SAME WAKANDAN MICROCHIPS, THEY'LL HELP KEEP YOU AHEAD OF THE CURVE AS YOU START YOUR NEW BUSINESS.

I'M... I'M SPEECHLESS!

THANK YOU, PRINCESS SHURI!!



AS I WAS TELLING MY SISTER BEFORE THE CONFERENCE, WE INVEST IN THESE PROGRAMS TO FOSTER THE NEXT GENERATION OF CREATORS.

I WANT TO DO THE SAME!

ONCE MY COMPANY IS UP AND RUNNING, I'M GOING TO SET UP MY INVESTMENT STRATEGY SO WE CAN PAY OUR ENGINEERS WELL WHILE PUTTING MONEY BACK INTO THE COMMUNITY.

EXCELLENT. THAT'S HOW IT'S DONE.

GROWTH REQUIRES INVESTMENT IN THE FUTURE.



IF YOU HAVE A WELL-ORGANIZED BUDGET, I MAY BE ABLE TO CONVINCE THE WAKANDAN SCIENCE COUNCIL TO HELP INVEST IN YOUR COMPANY.

THAT WOULD BE INCREDIBLE.

WITH A STRONG FINANCIAL PLAN, WE CAN SHARE OUR FUTURE SUCCESS WITH OTHERS.



THE KIMOYO BRACELET, IT'S FLASHING!

THAT'S THE PROXIMITY ALARM!

THERE MUST BE SOME KIND OF THREAT CLOSE BY...

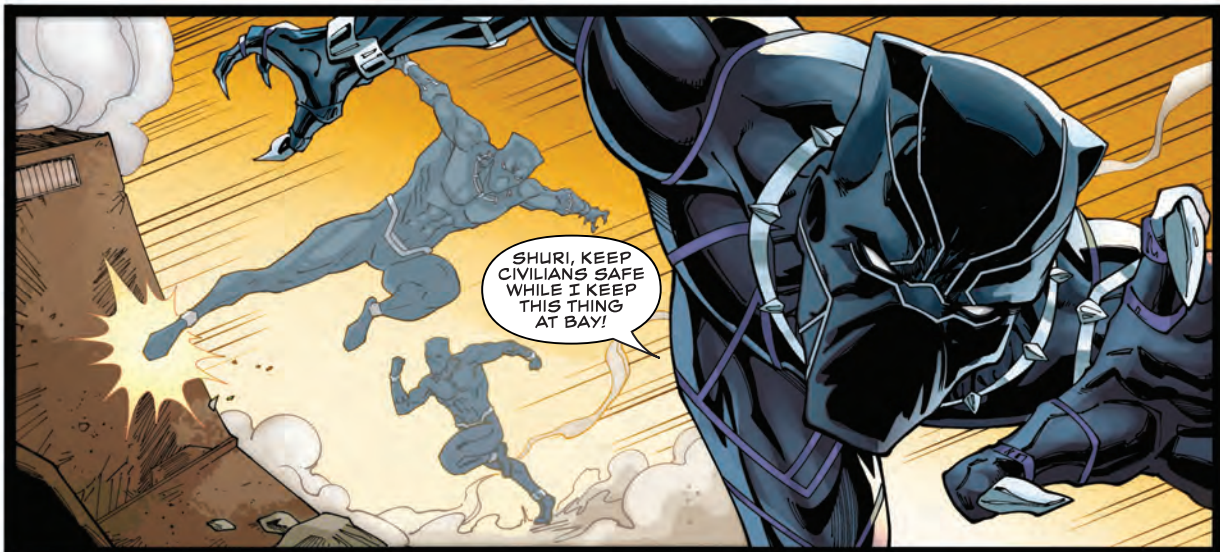
CRASH



YOUR "CUTTING-EDGE" TECHNOLOGY IS NOTHING COMPARED TO THE MIGHT OF THE ADVANCED IDEA MECHANICS!

A.I.M. SOLDIERS HERE?!

WE'LL SEE ABOUT THAT...



SHURI, KEEP CIVILIANS SAFE WHILE I KEEP THIS THING AT BAY!



YIELD OR BE DESTROYED!

ONLY TWO CHOICES?
I PREFER A THIRD OPTION--
YOUR DEFEAT!



WHILE BLACK PANTHER IS DISTRACTED, RANSACK THE WAKANDAN SHOWCASE! GRAB ALL THE VIBRANIUM!

VAM VAM VAM



A.I.M. WANTS TO TAKE OUR MICROPROCESSORS AND USE THEM TO EMPOWER THEIR WAR MACHINES! WE CAN'T LET THAT HAPPEN, RAMLA!

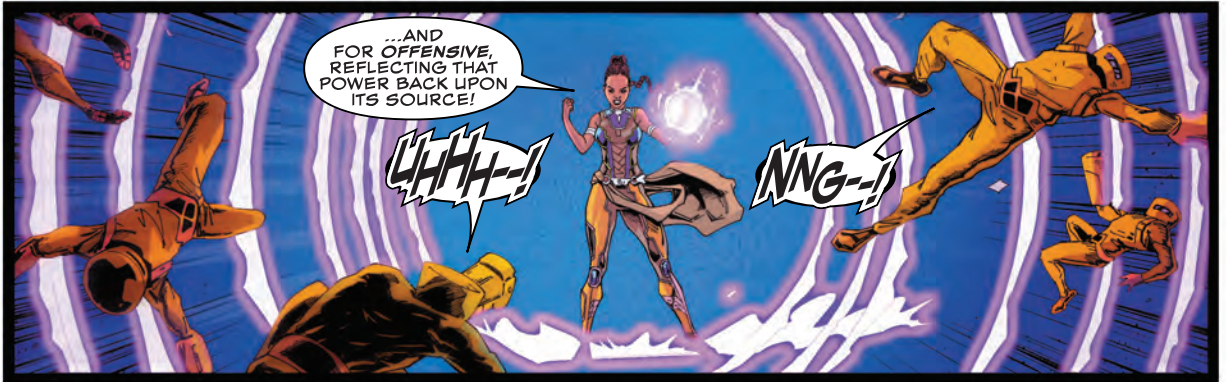
H-HOW DO WE STOP THEM?



WITH A BIT OF QUICK THINKING AND THESE KIMOYO BEADS, OF COURSE!



VIBRANIUM CAN BE USED FOR DEFENSE, ABSORBING POWER...



...AND FOR OFFENSIVE, REFLECTING THAT POWER BACK UPON ITS SOURCE!

UHH--!

NNG--!

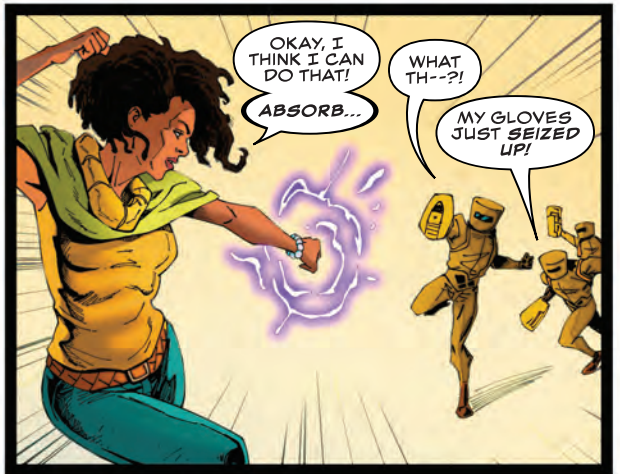


EVERY ACTION IS THE SAME.

WE BUILD OUR RESERVES UP WHEN WE CAN AND THEN USE THEM WHEN WE MUST.

THOT

OOF!

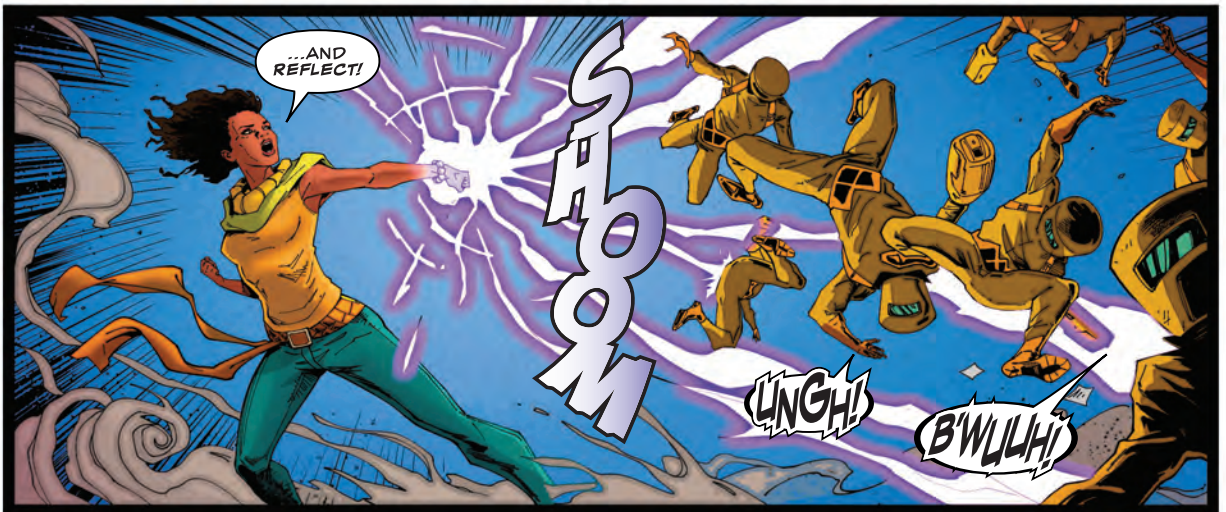


OKAY, I THINK I CAN DO THAT!

ABSORB...

WHAT TH--?!

MY GLOVES JUST SEIZED UP!



...AND REFLECT!

BOOM

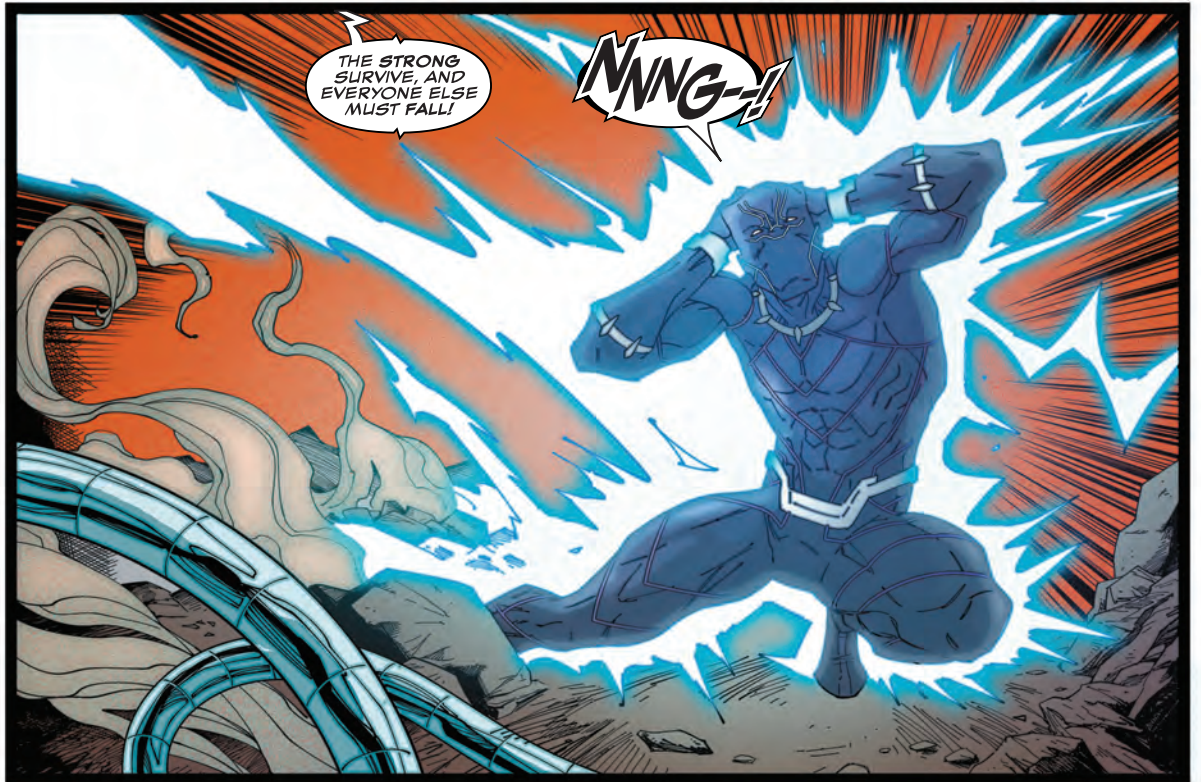
LNGHI!

B'WUHH!





SUCH ALTRUISM HAS NO PLACE IN OUR MODERN WORLD!









ANT-MAN AND THE WASP, REPORTING FOR DUTY!

BASED ON A QUICK SWEEP OF THE PERIMETER, THIS SHOULD BE THE LAST OF THEM, T'CHALLA.



EVIL IDIOTS AND PROPERTY DAMAGE GALORE... IT MUST BE WEDNESDAY.

IT'S GOOD TO SEE YOU TOO, NATASHA.



THE BLACK PANTHER AND THE AVENGERS! IT'S SO INCREDIBLE!

MY BROTHER HAS MADE MANY FRIENDS THROUGH HIS KINDNESS AND CHARITY.

HE INVESTS IN PEOPLE AND, IN TURN, THEY SUPPORT HIM WHEN THERE IS TROUBLE.



NO MORE SMASHING?

SORRY, HULK. WE SMASHED IT ALL WITHOUT YOU THIS TIME.

-SIGH-

AFTER THE ATTACK IS CLEANED UP, SHURI AND T'CHALLA UNVEIL THEIR MICROPROCESSORS TO THE PUBLIC.

...YES, THIS NEW TECHNOLOGY IS IMPORTANT BUT, AS MY BROTHER ALWAYS SAYS, ALL THESE WONDERS ARE ONLY TOOLS.

TOOLS MADE BY PEOPLE FOR PEOPLE.



OUR GREATEST RESOURCE IS STILL EACH OTHER, AND WHEN WE COME TOGETHER TO CREATE AND SHARE THESE RESOURCES WITH EACH OTHER, NOTHING CAN STOP US.

THAT'S WHY WE MUST INVEST IN WORKING TOGETHER BY SUPPORTING OUR COMMUNITY AND SHARING OPPORTUNITIES AS FAR AND WIDE AS POSSIBLE.



THAT WAS GREAT, SHURI!

THANKS!

I NORMALLY ONLY PRESENT MY INVENTIONS TO THE WAKANDAN SCIENCE COUNCIL. THE SIZE OF THE CROWD HERE WAS...INTENSE.

IN ANY CASE, YOU REPRESENTED OUR COUNTRY AND ITS VALUES WELL, SISTER.





I'M SO GLAD I GOT TO MEET RAMLA. SHE'S INCREDIBLY BRIGHT.

I'M GLAD YOU LIKE HER BECAUSE I WAS GOING TO SUGGEST USING SOME OF OUR MICROPROCESSOR PROFITS TO HELP FUND HER NEW COMPANY. THIS WILL HELP HER CONTINUE CREATING NEW OPPORTUNITIES FOR OTHERS.

WE CAN MAKE IT PART OF OUR BUDGET?

OF COURSE.



SO MANY PEOPLE LIKE RAMLA WOULD FALL THROUGH THE CRACKS IF WE DIDN'T HAVE OUR YOUTH CENTERS AND GRANT PROGRAMS FOR COLLEGES OR OTHER HIGHER EDUCATION.

OH! I THOUGHT SHE MUST HAVE ATTENDED ONE OF THOSE "FANCY SCHOOLS" I READ ABOUT.

NOT AT ALL, LIKE MANY OTHERS, SHE'S BEEN THROUGH HARD TIMES BUT FOUND WAYS TO MAKE IT WORK AND NOW WANTS TO MAKE THINGS EASIER FOR FUTURE GENERATIONS.



COMMUNITY PROGRAMS, INDIVIDUAL INNOVATORS AND SMALL BUSINESSES... THEY'RE ALL JUST LIKE THE PIZZERIA.

PRECISELY.

WHEN WE ARE CAREFUL WITH OUR FINANCES AND SUPPORT LOCAL EFFORTS, THE EFFECT RIPPLES OUTWARD IN INNUMERABLE WAYS. LOCAL PATHS ALL LEAD TO MORE JOBS AND A STRONGER COMMUNITY.



SHORT-TERM FINANCIAL HELP AND LONG-TERM FINANCIAL PLANNING IS KEY.

MANY PEOPLE NEED HELP RIGHT NOW, AND, WHILE GRANTS CAN BE GREAT, THEY CANNOT FIX EVERYTHING. THAT'S WHY WE MUST ADVOCATE FOR EDUCATION AND TOOLS TO EMPOWER INDIVIDUALS TO MAKE INFORMED FINANCIAL DECISIONS FOR THEIR CONTINUED SUCCESS.

SPEAKING OF CONTINUED SUCCESS, I THINK WE MAY NEED TO SUPPORT A PARTICULAR LOCAL BUSINESS ONE MORE TIME BEFORE WE HEAD HOME TO WAKANDA...



OKAY, YOU'VE CONVINCED ME TO START A BUDGET AND MAKE A FINANCIAL PLAN.

GOOD. THE SOONER YOU START, THE BETTER.

PEOPLE AND PIZZA ARE WISE INVESTMENTS!

AGREED!

TOYS & GAMES

NUPIZZA

THE END.

CREDIT

YOUR FINANCIAL SUPERPOWER!



FIRST, WHAT IS CREDIT?

Credit helps you borrow money and make purchases, like your first car or an apartment rental. Your credit score, a 3-digit number usually ranging from 300 to 850, represents your credit habits. Generally, the better your history of repaying debt, the higher your credit score.



WHY DO I NEED CREDIT?

When you apply for a car loan or any other type of loan, lenders review your credit score and repayment history. Based on your credit score, they decide whether or not you're likely to pay back the money. And, your score typically gets used to determine your interest rate. Higher credit score, lower interest rate—which ultimately saves you more money in the long run.



HOW DO I CHECK MY CREDIT?

Your credit report gives you important information about your financial standing—including a credit summary, account history, who's requested your credit score and any delinquencies (if there are any). Everyone has access to their credit report. It's a good idea to check it at least once a year to keep track of your activity and correct any mistakes you notice. While your credit report won't include your credit score (unless you opt to pay for it), it will give you a good snapshot of where you stand. Plus, checking your own credit report won't affect your score. You can also check with your credit card issuer or lender because many, like Navy Federal, offer free credit scores through your account.



For more financial tips and information, visit navyfederal.org.

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OUR MISSION IS YOU!

AT NAVY FEDERAL CREDIT UNION,

our members are at the core of everything we do. And, when you're a member, you benefit from a lifelong relationship with a financial institution that makes your financial goals a priority.



WHY JOIN?

As a member-owned, not-for-profit organization, we invest back in our members through better rates and lower fees.* And, because we've been part of the military community for over 90 years, we know the ins and outs of your unique experiences. Our focus with member service is to treat every call, click or visit as an opportunity to make a difference in members' lives.



WHO CAN JOIN?

We serve all members of the armed forces, the DoD, veterans and their families.



ARMED FORCES



DEPARTMENT OF DEFENSE



VETERANS



FAMILIES

To learn more about Navy Federal Credit Union, visit navyfederal.org.

Federally insured by NCUA. *Value based on Navy Federal's 2021 Member Giveback Study.

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