

# E60 Protective Benefits of Better Checking Jenn Carter

Mon, Aug 21, 2023 10:47AM 29:42

## SUMMARY KEYWORDS

jenn, checking, credit union, cell phone provider, identity, triangle, register, credit report, happened, member, protection, call, year, cell phone, id, covers, protect, credit card, days, paid

## SPEAKERS

AD, Jenn Carter, Liz, Terri, Introduction

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**T** Terri 00:00

What matters to you matters to us as a campaign that our sponsor Triangle Credit Union introduced earlier this year. In an age of identity fraud and high stakes scams, we're going to dive into identity protection with Triangle's, Product and Service Specialist Jenn Carter. Stay tuned to learn how Triangle is protecting their members and why your financial institution should too.

**I** Introduction 00:28

You're listening to Triangle's Making Money Personal podcast, where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted best credit union in New Hampshire.

**T** Terri 00:44

Hello, Jenn, how are you?

**J** Jenn Carter 00:46

I'm good. Terri. How are you?

**T** Terri 00:48

I'm great. And thank you so much for being here with with listeners today. We really appreciate your time. You are a seasoned professional at this. You've been here before. So we super want to say thank you for coming back.

**J** Jenn Carter 01:02  
Yeah. Thanks for having me back.

**T** Terri 01:04  
We must have treated her right last time. Did we buy her a coffee or something?

**L** Liz 01:07  
We must have we must.

**T** Terri 01:08  
We didn't do that this time. There is no coffee.

**L** Liz 01:12  
Jenn is like, Noted.

**T** Terri 01:14  
As you know, I came in hot this morning, if I if I had had time I'd have been like, "what do you want from Dunks?"

**J** Jenn Carter 01:20  
Liz has her coffee. I see that.

**T** Terri 01:26  
All right. So we're gonna take a look today at identity protection. And we obviously have a product called Better Checking, right?

**J** Jenn Carter 01:39  
We do yes.

—

**T** Terri 01:41  
That basically serves as a, you know, a good product for our membership. So before we get into that, let's let's go back a little bit and talk about how long you've been with Triangle Credit Union? What you do here and what your experience is?

**J** Jenn Carter 01:56  
Sure. Yeah. So I'm going on my 24th year here at Triangle Credit Union. Longtime

**T** Terri 02:02  
We need a sound clip on that

**L** Liz 02:03  
We do. Let's add some applause in there.

**J** Jenn Carter 02:06  
I always say like, I started from the womb, right, because I look good for 24.

**T** Terri 02:12  
Right? Yeah, clearly. Yeah you're 29. Okay, let's go with you.

**J** Jenn Carter 02:16  
Alright,

**T** Terri 02:16  
Let's make it believable.

**J** Jenn Carter 02:17  
All right. So I've won a few different hats here during my time, with my current role being the products and services specialists like Terri had mentioned. In this role, I have a hand in the training in the product and software rollouts. With the training piece, I specifically trained the Better Checking to our front lines, and the identity protection that comes with our Better Checking. So I guess you could call me a guru. Yeah, Better Checking guru.

L Liz 02:19  
Better checking guru.

J Jenn Carter 02:21  
Well, clearly, we have the right guest on today. So that's, that's awesome.

L Liz 02:51  
With your experience, learning more about Better Checking training people on Better Checking, why is it important that Triangle offer identity protection, as a benefit to the membership?

J Jenn Carter 03:01  
Yeah, Triangle has been strong and communicating the importance of keeping one's identity safe, and to only do business with trusted companies, right. So since our members trust us with their financial needs, it only makes sense that we have a product to help keep their identity safe as well. The Better Checking with ID Protect me 24/7 does just that. So we really, you know, shopped around to make sure that we had a product that was a great benefit to our members.

L Liz 03:28  
Why is identity theft protection so important for everyone?

J Jenn Carter 03:31  
So you hear it in the news every day, right? Identity theft is becoming an everyday topic, whether it be the world news or local news around the coffee shop? Yeah, it's just a conversation that's part of our everyday life now. So we can no longer be of the mindset, it won't happen to me. It's happening all around us. I bet if we polled you know, our membership, our friends, family, whatnot, they know someone who has been evicted if they if not, they've been evicted themselves. So it's key to stay vigilant with your sensitive information. To get a little more specific. We have some members who have learned their identity was stolen when they receive the email from ID Protect me 24/7 which is part of our Better Checking, alerting them their social security number was used to purchase a cell phone. Now, picture this, right, you're working in the branch, you're an FSR in the branch and your member comes in to tell you that their social security number was used by a fraudster. They learned by getting the email from ID Protect me. That's gut wrenching to hear it didn't even happen to you but it's gut wrenching to hear. But knowing that our member has the Better Checking with the Triangle Credit Union's ID Protect you know they're in good hands because ID protect offers a one on one dedicated fraud specialist that will help them restore their identity, put some passwords on, not a password, maybe put a block on their credit report and what not, to get their identity

back to where they're feeling a little bit more secure. I think because of the relationship we have with our members, we only want the best for them. And I truly feel that TCU's identity protect is one of the best out there.

**T** Terri 05:14

Yeah, 100% and I do have ID Protect because of Better Checking. And I, I look forward to that monthly email from them that says no activity. I think that's when it comes right? No activity. And it's like, whoa, you know, score, for another strong month. But, um, and but I've also received the ones, you know, knowing that I might have, you know, took advantage of, like, a special deal at Home Depot, or whatever, so I opened up a new card, but I'll get that email too, right. Like, you know, you know, there is activity on your, on your account or whatever. So, I love that.

**J** Jenn Carter 05:59

And that makes you feel good, because you know.

**T** Terri 06:01

Exactly.

**J** Jenn Carter 06:02

They're protecting me. Right? You want to see that email.

**T** Terri 06:04

Right. You know, and, you know, you mentioned the fraud, case, like a case manager that they have in the case of fraud, Jenn, and how, how beneficial is that to anyone, right? Like, regardless, if you're a member of Triangle Credit Union or if you're not. But when you get hit with something like that, knowing that you've got somebody that's going to come alongside, in addition to Triangle Credit Union and what we can do at the at the local branch, but you've got somebody at a higher level, with more resources that's going to come alongside you and walk with you through this whole whole matter. I mean, that's huge.

**J** Jenn Carter 06:40

It's huge, huge, because would you know what to do?

**T** Terri 06:44

Absolutely not. Thank God, I wouldn't know. Yeah, you're absolutely right.

**J** Jenn Carter 06:49

So it's not what you know, it's who you know, that knows, you have the ID Protect me 24/7 staff on hand at your disposal for when that does happen. And when we say you have a dedicated fraud specialist, you ever call your credit card company, and you speak to one person, you have to give your background and they have to transfer you to someone else, you got to give your background again, by the third time you're like, come on. You have a dedicated person assigned to you, you don't have to every time you call, you don't get to give why you're calling and what the backstory is, they know it. So they really are your person.

**L** Liz 07:30

Yeah, that's so worth it. And the other thing is, like, I'm just thinking about the benefit, what it offers a membership. And it's like, you already mentioned how identity theft is on the rise. Like, there's so many ways that our information can be stolen these days. And I mean, aside from this product, I wouldn't have really taken the time to go seek out identity theft protection companies, like I don't have the time for that, you know, so it's having it tied to a checking account is really like the least thing you can do to get this benefit as a member or anybody in general. I mean, the fact that like, you don't have to take the extra steps to go vet different identity protection companies go make make the calls, set up the appointments, get it all set up, it's all set up here. So like that alone is just such a good benefit to membership that like, you know, use it, it's there for you, without you really knowing it initially.

**J** Jenn Carter 08:19

Yeah, I bet you wouldn't even have looked for a company until you're a victim.

**L** Liz 08:24

Exactly. Right,

**J** Jenn Carter 08:26

You would have thought to look so we're kind of taking that guesswork out to that leg workout for you. And saying, hey, it's coming. It's happening. Protect yourself before it happened.

**T** Terri 08:37

Right. Yeah, exactly. And, and to be honest, you know, I, I ended up getting a letter in the mail recently from our health care provider, like the on the large scale, like a health care company. And there had been a breach. And you know, too, so to your point, Jenn, it's not a matter of, if

this happens, it's a matter of when this is going to happen. So these people already have my information, they have my, my husband's information. And we have two daughters. They have their information. And when I say their information, they got it all.

**J** Jenn Carter 09:15  
Right.

**T** Terri 09:16  
You're talking about a health care company. So they've got our socials, they've got our dates of birth, they probably have the color of our eyes, you know what I mean? Like, it's like they have every ounce of information that we wouldn't want to get into the hands. So knowing that this has already happened, it's in motion, and it's probably just a matter of time. So I'm trying to be diligent, I'm looking for those no activity emails that come through, but I know that when it does happen, it's a short phone call away. And that you know, I do have somebody like a resource available to me for that. So it Yeah, it's everywhere. It really is. Yeah.

**L** Liz 09:55  
So this is a side question. Is there when members come in like that something has happened with their identity is that have you recognized like a common situation amongst a lot of them? Like, are you finding that there's like one method in particular that they've been coming in?

**J** Jenn Carter 10:11  
Yeah. 100% cell phone companies, someone has tried to take out a cell phone in their name.

**L** Liz 10:17  
Oh, really?

**J** Jenn Carter 10:18  
Yeah. Because cellphone companies are running your social, right. Yeah. And that is, in my experience, from what I've heard from the member base is that's when they've been alerted because someone tried to get a cell phone. And they're using their social. Yeah, not so much a car or auto loan or credit card, but cell phones, something you would even think of?

**L** Liz 10:39  
I wouldn't have thought that.

**J** Jenn Carter 10:40  
Yeah.

**L** Liz 10:41  
Wow.

**T** Terri 10:42  
That's crazy. Yeah. All right. So I think that this kind of takes us up to our midpoint break. So we're gonna hear from our sponsor, Triangle Credit Union, and we'll be back in just a minute.

**A** AD 10:52  
Are you tired of having to wait until the end of the week for your paycheck? If you set up direct deposit to your Triangle checking account, you can get paid up to two days earlier. Early Paycheck with direct deposit allows you to get paid sooner, so you can enjoy your money for all the ways you live from shopping and dining to taking care of bills. Early paycheck works with employment checks, US Social Security, and other government ACH types of payments. If you're still waiting until Friday to get paid, set up direct deposit with early paycheck to your Triangle checking account, and make Wednesday, your new pay day. Visit [trianglecu.org](http://trianglecu.org) to learn how to get started. Triangle Credit Union cannot assume any liability for not depositing these funds to a member account early.

**L** Liz 11:35  
Welcome back. So we're talking with Jenn Carter about Better Checking and its benefits. So Jenn, here we go.

**J** Jenn Carter 11:41  
All right.

**L** Liz 11:41  
What are the specifics about Better Checking? What are the benefits that people get with this account?

**J** Jenn Carter 11:45  
Yeah, so ID protection is more than just someone take or identity theft, I'm sorry, is more than



just someone taking out a loan or credit card in your name. What about those utility services? Or like the cell phone providers I had mentioned earlier? Did you know that a fraudster can put their electricity or gas bill in your name using your social security number? So Terri, to your benefit to what you were saying before, yeah, your social doesn't mean you're taking out a credit card, it could be something as simple as a utility.

**T** Terri 12:15

Yeah. And that's on the rise, too. Right. Every everything you touch now is like oh, there's an increase in that.

**J** Jenn Carter 12:22

Liz, earlier, you had asked too, about what's a way that people are finding out or how a common so ID Protect me 24/7 you can, on there, you can actually register your minor children and register their social security numbers, because people are more and more are using the minor social security numbers to get utilities to get cell phones and whatnot, because it's not going to be discovered for years on.

**T** Terri 12:51

Right.

**J** Jenn Carter 12:51

Yes. Because they're minors, they're not using their social to get credit or anything like that just yet. Triangle Credit Union's, ID theft protection monitors over 1,000 different databases, such as utility companies, and cell phone providers. For that reason alone.

**L** Liz 13:09

Wow. I mean, as a parent, why wouldn't you want to do that?

**T** Terri 13:13

100%.

**L** Liz 13:14

Right. Yeah, I mean, and like, and like you said, Jenn, I mean, that can go on for years before anyone even has an idea. So say, you know, your kid gets old enough where they can get a credit card, and they find out that their credits been destroyed. Because for you know, the past

five years, someone's been using it fraudulently,

**J** Jenn Carter 13:32

Right? Yeah, if you had registered your children, or if they're registered, and their social is used, you're gonna get an alert, like Terri was talking about earlier, you get a jumpstart on it. Getting a jumpstart on it from the get go is huge. Whereas they are learning 12 years down the road, trying to clean that up. Now, the great thing with identity theft protection, right, the program that we offer, you have the protection, even if it happened, if you register today, and you realize you're looking at your credit, something has happened that you didn't know about, you're going to be protected. Give them a call, they're going to help you out.

**T** Terri 14:09

Okay. So, so if you're looking at your credit score, right, or, or let's say that you have a credit report, you see that something's happened. So now you can register, right? You can register now is what you're saying so that they will go back and they'll offer that support for something that's taken place maybe six months ago.

**J** Jenn Carter 14:29

Correct.

**T** Terri 14:29

Wow, Yeah, that's huge. The other thing too, Jenn, I'd really want to talk a little bit about especially if you're a Triangle Credit Union member and you haven't considered Better Checking. This is huge to me. Can you talk about the dependent factor like who's covered in your household because this is I think this is pretty big.

**J** Jenn Carter 14:51

Yeah. It's also going to cover Terry to the for the, for the members who have the Better Checking but haven't registered yet.

**T** Terri 14:58

Okay.

**J** Jenn Carter 14:58

Okay. So If whether you have it and haven't registered or you don't have it, and you're thinking about getting it, which yes, you should get it.

**T** Terri 15:06  
Right. It's a short signup, right?

**J** Jenn Carter 15:08  
Yeah, absolutely. So what the what, who it covers, it covers you, your spouse, they have to register themselves because they're getting their credit, their credit information, so they do have to register themselves, the minor children living in your homes, and it can cover your parents if they're living with you, in your home, too. So your adult parents living with you in the home. Now you can't get your minor children, you're not getting their, you're not getting a credit report for them per se, because they're minors and aren't really getting that credit report, but you're registering their social, so you're going to be alerted if their social is used. Your parents have to register themselves as well. Because again, it's their credit information. But they can be registered as well.

**L** Liz 15:58  
So that means they'll get those monthly notification themselves, right?

**J** Jenn Carter 16:01  
Yeah. And you don't have to have email. I know, we've been saying you get that email. You don't have to have email to get those registrations. I know what we're talking about, you know, me, your parents, maybe some of our parents don't use email. That's okay. Mail too when we say snail mail. And I don't mean that to be derogatory, but that's just the catch term, right for the United States Postal Service mail, they will send you notifications via mail, too. It might just take a little bit longer for you to get that notification.

**T** Terri 16:31  
What about you mentioned minor children, Jenn, what about adult children who are living at home? Are they eligible? Are they considered a dependent?

**J** Jenn Carter 16:39  
So no, they are not. So they would have to have the Better Checking themselves. When we say your, your parents living with you, it's more considered they are dependent on you, living with you.

**T** Terri 16:51

Right.

**J** Jenn Carter 16:51

Um, yeah. So thanks for asking. So I could clarify that, Terri.

**T** Terri 16:54

Okay, great.

**J** Jenn Carter 16:55

Let's go back to a few more specifics of the ID Protection Service. We also offer, it also offers card registration. If you've ever had your wallet stolen, you know, the panic that overcomes you. What cards did I have in that wallet? What is the credit card phone numbers to call? With card registration on ID Protect me 24/7's website, you only have one number to call and get the cards closed and start the process of ordering new ones. So a little bit more about how that works. You do have to register your cards on the website first, because they have to know what card numbers there are and stuff and and that website is secure. If you've ever logged in, or are thinking about hey, is the right move me? And how secure is it? You have to answer a security question every single time you log in. So it is very secure. You register those cards. So if your wallet is ever stolen, and it's happened to me, I'm sure it's happened to a lot of us. Just one phone number to call. Your person that you're getting on the phone is going to help you close all those cards and get you new cards. So you don't have that panic of oh my gosh, I'm on the phone and on hold with this credit card company. How many charges are happening on my other credit card?

**L** Liz 18:08

Right.

**T** Terri 18:09

Yeah.

**J** Jenn Carter 18:09

So that card registration is big. And let's not forget about cell phone protection. Cell phones are expensive. And something we use every day, I have mine sitting right in front of me, right? If I look around, everyone else does too, right. Cell phone protection covers stolen or damaged phones. If you drop your phone and the screen cracks, you can be reimbursed up to \$300 of the cost to repair your phone. Now that protection covers three lines on your phone bill, as long as you pay your phone bill out of the Better Checking. That's key, it does have to be paid out of the Better Checking. And you are allowed up to two claims per year. So up to two \$300

reimbursements per year. There is a \$50 deductible. But heck, if you call around and check with your current credit card, sorry, your current cell phone provider and ask what their deductible is. Yeah, it's least \$150, if not more. Now, let's say you're loyal to your cell phone provider. Right? And you want to keep that protection. That's fine. You can keep it and you can use it in conjunction with the cell phone protection that is offered through the Better Checking. Really neat right? Yeah, Liz took a little step back. Yes, let me talk a little bit more about that. What you would do is go through your cell phone provider first to get the phone repaired, right? Because that deductible is higher, right? At least a \$150 deductible there. Send your phone, do the repairs, pay your \$150 deductible, get your receipt, you're then going to submit a claim with the cell phone protection through the Better Checking, it will just be that \$150 deductible you paid. Well, you have a \$50 deductible so you get your \$100 back. So in the end, you only paid \$50 and you used both companies. So you can use them in conjunction with the other.

 Terri 20:01

That's awesome.

 Liz 20:01

Wow. Okay, Jenn. So if someone wants to submit a claim for their cell phone, you know, damage, how would they go about doing that?

 Jenn Carter 20:08

The process is rather easy. There are going to call the credit union, and we're going to give them a toll free number to call. From there, they'll receive a claim form that they would need to fill out and get back. This all must be done within 60 days of the damage or theft, though. So keep that in mind. But again, all of us have our cell phones in front of us. They're super important to us. We're getting them repaired the day it happened.

 Liz 20:33

We're not likely to wait 60 days.

 Jenn Carter 20:35

No, not at all. Yeah.

 Liz 20:37

And then going back to the the claims per year, you said two claims per year, you could do?

 Jenn Carter 20:40

**J** Jenn Carter 20:42

Yeah.

**L** Liz 20:42

So if like one line, say your phone breaks, and then your husband's phone breaks, those would be the two claims you'd submit?

**J** Jenn Carter 20:48

Exactly. And here's the thing, it resets every year. So I have four phone numbers on my bill. Let's say this year, I need it for my phone, and my son's phone, right. But next year, I need it for my husband's phone and my daughter's phone. Not a problem. When I say it only covers three phones, that's per year. Every year, you can say, hey, nope, now it's these phones I want to cover.

**T** Terri 21:16

Cool. So I do have a question about that. Jenn, I have two adult children. Right. And they're both on my cell phone bill. So I know that through identity protection, they're not covered, right. But are their cell phones covered? If they're within like that first three lines?

**J** Jenn Carter 21:36

Yes. So it actually a while back, it did have to be, it had to be the first three lines on your bill, that is no more. It's any lines on your bill. Yeah, that changed. And so that's where that also change came in that now you could say each year different phones. So yeah, they are covered, as long as you're paying your bill out of the Better Checking because their cell phones are on your bill. It's covered.

**T** Terri 21:59

Okay.

**L** Liz 22:00

Wow, that's great.

**T** Terri 22:01

Yeah. And I have used this. I'm a, I'm a proud user. I've actually used this a couple of different times. And it is typical insurance, right, there's a little bit of a lift in terms of getting the form, right, and then you, you do have to go, if I'm just it's been a while, so the process, fill out the

form, I did have to get a notice from my provider that the that the phone was not repairable or there was a I think it was beyond, like damaged beyond repair or something like that. It was just a notice. And so I did have to submit that, and then I had to submit my receipt, and then it was all good to go. So I mean, you know, it's not like a, you know, snap. Right, but it's it definitely was a huge benefit for me.

**J** Jenn Carter 22:55  
Nice. Yeah.

**L** Liz 22:56  
If it's gonna save you some money. I mean, like.

**T** Terri 23:01  
Jenn, the other thing, you know, we have talked about identity protection with Better Checking which which is absolutely huge. But what other benefits do you get with the Better Checking account do you think that are most valuable to the members who have that?

**J** Jenn Carter 23:16  
So there are two I'd like to point out, one of which Terri had already mentioned. The email that's received the monthly email saying, hey, everything's secure with your credit report, good to go. We always say no news is good news, well not in this case. You want that monthly email letting you know, nothing has happened. Right? With that also comes that monthly email that comes saying nothing has happened if in fact, you do apply for a credit card, I think, Terri, you said earlier you applied for a Home Depot and you got the notification. You should have also gotten a notification when the Home Depot card actually went on your credit as well.

**L** Liz 23:59  
I got those before. Yeah.

**J** Jenn Carter 24:01  
Right. So you get the notification that your credit's been run, and then you get a notification when the item actually hits your credit report. So you really are in the know about what's happening with your credit. So I think that is a pretty important one there for me anyway. And the second one is having the ability to view all three of my credit reports in one place. You can do that right on ID Protect me 24/7's website. You can get all three credit bureaus every 90 days. You do have to go in and you know hit the pull button if you will. But every 90 days those

refresh and you can get a view of your credit reports. So while it's nice knowing someone's watching your back, Triangles ID Protection, you can also watch your own back too by reviewing your credit and making sure hey, everything on there is accurate.

L Liz 24:55

Yeah, I think another cool piece of of going in that dashboard area as you can actually break down by like your credit card and see which payments were on schedule. It actually breaks it down and shows you how consistent you've been with all your payments. Because I remember when I logged in for the first time, it was just it was all there. It was like every credit card that I had open the credit history on each card. So if you're really trying to check your credit closely, if you're trying to pay close attention to it, it's all there, you can see everything. You can see which ones were late, you can see which ones are on time. It's just, it's really cool. It's good to know that stuff.

J Jenn Carter 25:29

I agree. And there's a lot of educational pieces on their website, too. So definitely, if you haven't taken the time to kind of explore, I would take some time to go on there and look to see they're going to talk about any new news, any big fraud, reports that have happened to help you stay in the know as well, too.

T Terri 25:47

That's awesome. And you can access that through our website to [trianglecu.org](http://trianglecu.org). And if you select checking, and then Better Checking, and I think it's like there's you just scroll down and says like benefits with a Better Checking or something like that. And all of the information including the portal for ID Protect Me 24/7 is right there.

J Jenn Carter 26:14

And don't forget to download the app. If you do have Better Checking download the app. Yeah, it's right on your phone. It's convenient. So you have it at your fingertips as well.

L Liz 26:24

So one quick question on that stuff. Okay, so say there's a member who has a Better Checking, but they haven't registered yet. How would you direct them to do that?

J Jenn Carter 26:31

So first, you need your special code that is unique. So you do want to give a call in to a representative here at the credit union. And we will give you that code so you can get yourself registered. But from there, it's right on their website, you're going to create a username. As I



mentioned before, there are security questions you'd have to answer because you need to answer that every single time you log in. And then entering your password as well. And we'd be we'd love to have you call in so we can get you registered. We want everyone to be registered with it.

**T** Terri 27:01  
Absolutely.

**J** Jenn Carter 27:02  
And using those benefits.

**T** Terri 27:03  
That's awesome.

**L** Liz 27:04  
Great. Well, thank you so much for stopping in Jenn and chatting with us about Better Checking. That's all we have for questions. But we're gonna head to our next session of the podcast. So this is our rapid fire session. Are you ready for this?

**J** Jenn Carter 27:18  
I'm ready.

**L** Liz 27:20  
I don't think we did this with you in Iran last time. Okay, so rapid fire, if you're not familiar, we're just going to ask you 10 This or That questions and you just answer feel free to explain if you want you don't have to. Okay, ready? Question one. Cruise or resort?

**J** Jenn Carter 27:35  
Cruise. 100% cruise. I'm going on one in September.

**L** Liz 27:40  
Nice. Coffee or tea?

J Jenn Carter 27:42  
Coffee.

L Liz 27:43  
TV shows or movies?

J Jenn Carter 27:45  
TV shows.

L Liz 27:46  
Beach or lake?

J Jenn Carter 27:49  
Oh, that's a tough one. Um, I love the beach beach. Yeah.

L Liz 27:54  
Dog or cat?

J Jenn Carter 27:55  
Dog. Love my Charlie.

L Liz 27:59  
Amusement park or museum?

J Jenn Carter 28:01  
Amusement Park. I'm a thrill rider. But none of my family will go on rides so if anyone's willing to go with me please, please. I love the roller coasters.

L Liz 28:11  
East Coast or West Coast?

J Jenn Carter 28:13  
East Coast. Of course.

L Liz 28:18  
A book or a magazine?

J Jenn Carter 28:19  
Oh, book. I'm an avid reader,

L Liz 28:22  
Sunrise or sunset?

T Terri 28:24  
Do you like to get up early Jenn?

J Jenn Carter 28:26  
I guess it depends. When I'm at the beach, man, I would love to see a beautiful sunrise on the beach. But if I'm probably just sitting at home, you know on my deck, sunset for sure.

T Terri 28:35  
That's nice.

L Liz 28:36  
And last one beer or wine?

J Jenn Carter 28:38  
Beer.

L Liz 28:39

Oh, a lot of options out there.

**T** Terri 28:42  
A fleet of beer.

**L** Liz 28:43  
A flight of beer.

**J** Jenn Carter 28:44  
A flight of Beer.

**T** Terri 28:48  
With Jenn it could be a fleet.

**L** Liz 28:53  
Awesome. Well, thank you so much for joining us, Jenn and sharing all your Better Checking guru knowledge with us.

**J** Jenn Carter 28:59  
Thanks for having me. It was fun guys.

**T** Terri 29:01  
This has been very beneficial. And hopefully everybody who's listening to this, you know, just absorbs all of the valuable education that you shared today. So thank you so much for being here.

**J** Jenn Carter 29:10  
Thanks again.

**A** AD 29:12  
That wraps up this episode of The Making Money Personal podcast. If you've enjoyed today's

show, we would love to hear from you email your thoughts about this show or any other ideas at [tcupodcast@trianglecu.org](mailto:tcupodcast@trianglecu.org). Thank you to all of our subscribers and if you haven't yet, please hit that subscribe button wherever you listen to podcasts so you don't miss out on any new episodes or money tips. Thank you for listening and have a great day.