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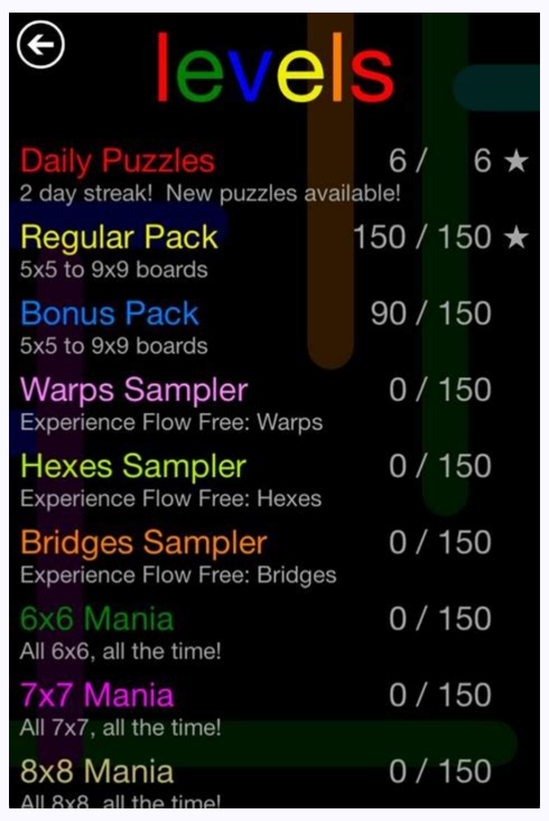
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6x6 Mania All 6x6, all the time!	0 / 150
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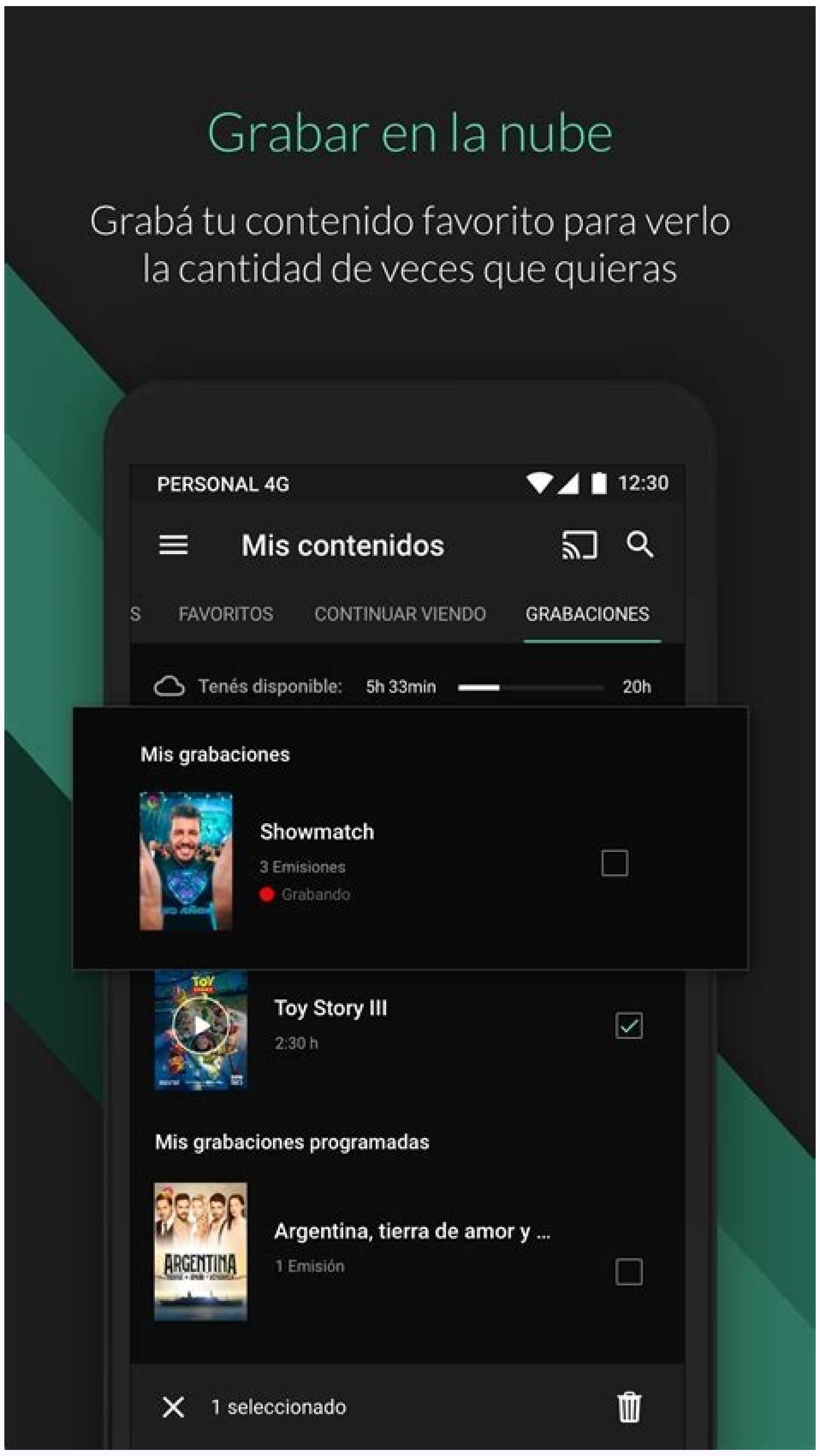

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These banks have the best savings accounts for kids. It's never too early to teach your children the vital skills of saving. Here are some of the best accounts to show them the financial basics. A new report says the number of U.S. households without a bank account last year fell to the lowest level since 2009, in part because people are opening accounts to get financial help during the pandemic. About 4.5% of American households, or 5.9 million people, did not have a checking or savings account with a bank or credit union in 2021, according to the Federal Deposit Insurance Corporation's latest survey, a historic low among unbanked households and those who do not use bank services. About 45% of households that received stimulus payments, unemployment benefits or other government support since the pandemic began in March 2020 said those funds helped them open an account, according to the biennial report, which has been running since 2009. "Reliable and accessible banking accounts help attract more Americans to the banking system and will continue to play an important role in promoting economic inclusion for all Americans," Acting FDIC Chairman Martin J. Grunberg said in a statement. Due to a lack of banking options, some households have been unable to receive federal payments to help the country overcome the economic impact of the COVID-19 health crisis. But that can change. The FDIC launched an education campaign to encourage more Americans to open a direct deposit account for these funds. And banks like Capital One and Ally Financial have eliminated overdraft fees and other fees that have been a major barrier to accessing the banking system for some Americans. What does it mean? These banks have the best children's savings accounts. It's never too early to teach your kids basic money saving skills. Here are some of the best accounts to help them show you the basics of finance. The number of U.S. households without a bank account fell to its lowest level since 2009 last year, thanks in part to opening accounts for financial assistance during the pandemic. says a new report. About 4.5 percent of U.S. households, or 5.9 million households, did not have a checking or savings account with a bank or credit union in 2021, a record low, according to the latest survey of unbanked households and not supported by the Federal Deposit Insurance Corporation. About 45% of households that received stimulus payments, unemployment benefits or other government assistance after the pandemic began in March 2020 said these funds helped them open an account, according to a biennial report since 2009. Bank accounts provide a way to attract more Americans into the banking system and will continue to play an important role in promoting the economic inclusion of all Americans," acting FDIC President Martin J. Gruenberg said in a statement. Lack of banking options stops some households receiving federal payments to help state weather economic fallout from COVID-19 health crisis Actors' loans: Mississippi social justice firm fights 'predatory lending' in low-income communities Americans without credited banks they were slow and charged higher fees. But that may change. The FDIC has launched an education campaign to encourage more Americans to open accounts that allow these funds to be deposited directly. And banks like Capital One and Ally Financial have ended overdraft fees and other fees that some Americans have been a major obstacle to accessing the banking system. What does it mean to beA household is considered unbanked if no one in the household has a bank or credit union account. This percentage of households has almost halved since 2009. From 2011, when 8% of U.S. households were unbanked, the highest since the survey began, and a record low in 2021, about half of the decline is due to changes in the financial condition of American households, according to the FDIC. Who are sub-bank employees? Those who have a checking or savings account but also use financial alternatives such as check cashing services are considered underserved. Last year, 14% of US households, or 18.7 million, were underbanked. Â Â Why do people have few or no bank accounts? Many of those who don't have a bank account say they can't afford it because they don't have enough funds, and overdraft fees apply if the account doesn't have enough balance. About 29% cited a lack of fees or a required minimum balance as the main reason they didn't have a checking or savings account, compared to 38% who cited these barriers in 2019. Don't some groups usually have a checking or savings account? Account? Bank Account? Unused banks were higher in households with working-age people with disabilities, people with lower incomes, including single mothers, or people who are black or Hispanic. For example, among white households, 2% were unbanked last year, compared with 11% and 9% of black and Hispanic households, respectively. Meanwhile, nearly 15% of working-age disabled households did not have an account, compared to nearly 4% of other households. Almost 16% of single mother households were unbanked, compared to about 2% of married couples who were unbanked. "These gaps show that the banking system still has a lot of room to increase the share of the total population." Keith Ernst, the FDIC's deputy director of consumer research and analysis, said during a phone call about the report.Will the number of unbanked people increase as the US enters a recession? Maybe. "During the last recession, non-bank interest rates really went up," Karien Chu, director of banking research at the Financial Research Center, said in a telephone interview. In addition, over the past year, households where the head of the household did not work were almost five times more likely to not have a bank account than those where the head of the household worked. ? Here's what the experts say. "In terms of a drop in revenue... it's usually associated with higher non-bank rates," Chu said. , Google manages and protects your app's signing key on your behalf and uses it to sign optimized redistributable APKs made from your app bundles. Play App Signing stores your app signing key in Google's secure infrastructure and offers upgrade options to improve security. To use the Play App Sign-in feature, you must be an account owner or production user, exclude devices and use Play App Signing permissions, and agree to the Play App Signing Terms of Service. How it works When you subscribe to the Play app, your keys are stored on the same secure infrastructure that Google uses to store its own keys. The keys are protected by the Google Key Management Service. If you want to learn more about Google's infrastructure, read the Google Cloud Security document. Android apps are signed with a private key. To ensure that app updates are trusted, each private key has an associated public certificate that devices and services use to verify that an app update is from the same source. Devices only accept updates if their signature matches that of the installed app. Allowing Google to manage your app's signing key makes this process more secure. Note. For apps created before August 2021, you can still download the APK.Manage your keys instead of signing and publishing your Play app with the Android app suite. However, if the keystore is lost or compromised, you cannot update the app without starting a new app with a new package name. For these apps, Play recommends using Play App Signing and switching to App Bundle. Descriptions of Keys, Artifacts, and Tools Term Description App Signing Key The key that Google Play uses to sign APK files delivered to a user's device. If you use app signing in Play, you can upload an existing app signing key or have Google generate one. Keep your app's signing key private, but you can share your app's public certificate with others. Upload Key The key you use to sign the app package before uploading it to Google Play. Keep your upload key private, but you can share your app's public certificate with others. For security reasons, it is recommended to use different keys for app signing and uploading. There are two ways to generate an upload key. Use your app signing key. If you allow Google to generate a signing key for your app, the key you use for the first release will also be your upload key. Use a separate upload key: If you provide your own app signing key, you can generate a new upload key for added security. If you don't generate one, use your app signing key as the upload key to sign releases. Certificate (.der or .pem) A certificate contains the public key and other identifying information about who owns the key. With a public key certificate, anyone can verify who signed the app package or APK, and you can share it with anyone because it doesn't contain your private key. To register your keys with API providers, you can download the App Signing Key public certificate and upload the key to the App Signing in Play page (Versions > Settings > App Integrity) in the Play Console. A public key certificate can be shared with anyone. Yours is not includedkey. Certificate Thumbprint A short and unique representation of a certificate that API providers often require along with a package name to register applications to use their services. MD5, SHA-1, and SHA-256 certificate fingerprints for downloading and signing apps can be found on the Play Console app signing page (Version > Settings > App Integrity) in the Play Console. Additional fingerprints can also be calculated by uploading the original certificate (.der) on the same page. Java keystore (.jks or .keystore) Stores security certificates and private keys. PEPK (Play Encrypt Private Key) A utility for exporting private keys from a Java key store and encrypting them for uploading to Google Play. When you provide your app signing key to Google, choose to export and upload your key (and its public certificate, if applicable), and then follow the instructions to download and use the tool. If you wish, you can download, view and use the open source PEPK. Application signing process The process is as follows: sign the application bundle and upload it to the Play Console. Google will create optimized APKs from your app suite and sign them with your app's signing key. Google uses the apksigner tool to add two stamps to your app's manifest (com.android.stamp.source and com.android.stamp.type) and then signs the APK files with the app's signing key. Stamps added by apksigner make it possible to track APKs by who signed them. Google provides signed APKs to users. Set up and manage the Play app subscription feature If your app does not already use the Play app subscription feature, follow the instructions below. Step 1: Create an upload key Follow these instructions to create an upload key. Sign the application package with the upload key. Step 2: Prepare the release Follow the instructions to prepare and deploy the release. Once you select a release channel, the App Integrity section will display the Play signing status for your app. To continue using the Google-generated app signing key, download the app package.You can select Change app signing key to access the following options: Use Google-generated app signing key: More than 90% of new apps use Google-generated app signing keys. Using a Google-generated key protects against loss or compromise (the key cannot be downloaded). If you select this option, you can download distribution APKs from Application Package Explorer that are signed with a Google-generated key for other distribution channels, or use a different key for them. Use a different app signing key. When you choose an app signing key, you can use the same key as another app in your developer account, or keep a local copy of your app signing key for more flexibility. For example, you may have already selected a key since your app comes preinstalled on some devices. Having a copy of the key outside of Google's servers increases the risk of the local copy being compromised. You have the following options for using a different key: Use the same app signing key as another app in this developer account. Export and load a key from a Java keystore. Export and load a key (not a Java key store). Exit Play App Signing (You must select this option (Only if you plan to renew your app signing key to enroll in the Play App Subscription Program. Follow the remaining pre-release and launch instructions. Note: You need to agree to terms of service and subscribe to apps Step 3. Register your app signing key with API providers, if your app uses APIs, you usually need to register your app signing key with them for certificate fingerprint authentication, you can find the certificate here: Open Open the Play Console and Go to the Play app signing page (Issue > Settings > Targets Applicability) Go to the Application Signing Key Certificate section and copy the fingerprints (MD5, SHA-1 and SHA-256) of your Application Signing Certificate. If the API provider requires a different type of fingerprint, you can also download the original one.der and convert it using the transformation tools required by the API provider. Application Signing Key Requirements If you use a key generated by Google, Google will automatically generate a cryptographically strong 4096-bit RSA key. If you choose to upload an application signing key, it must be an RSA key at least 2048 bits long. Guidelines for apps created before August 2021. Open the Play Console and go to the Play App Signing page (Versions > Settings > App Integrity). If you haven't already done so, read the terms and conditions of the Play Signing service and select I agree. Find your original app signing key. Open the Play Console and go to the Play App Signing page (Versions > Settings > App Integrity). Select the export and upload option that best suits your publishing process and upload your existing application signing key. Create an upload key and upload the certificate to Google Play. You can also continue to use your app signing key as your upload key. Copy the fingerprints of the application's signing certificate (MD5, SHA-1 and SHA-256). For testing purposes, you may need to register a transfer key certificate with API providers using a digital certificate file and an application signing key. When releasing app updates, you must sign them with an upload key. If you haven't generated a new upload key: Please continue to use your original app signing key before uploading app bundles to Google Play. If you lose your original app signing key, you can generate a new upload key and register it with Google to continue updating your app. If you generated a new upload key: Use the new upload key to sign app packages before uploading them to Google Play. Google uses the upload key to verify your identity. If you lose your upload key, you can contact support to recover it. Upgrade your app signing key and register to sign Play apps. You can do this if you cannot provide an existing key. Keep this in mind before you decide to upgrade your app signing key for registrationThis option will require double trouble. Each version requires an app bundle and an APK signed with the old key to be uploaded. Google Play will use your app bundles to generate new key-signed APK files for Android R* (API level 30) and newer devices. Your older APKs will be used on older versions of Android (up to API level 29). * If your app uses ShareUserId, we recommend using an upgrade key for installations and updates on devices running Android T (API level 33) or higher. To configure this, set the exact minimum SDK version in the package configuration. Step 1. Upload a new key and generate and upload a proof of rotation. For the new key to be trusted on Android devices, you need to upload a new signing key from storage and generate and upload a rotation proof: Open the Play Console and go to the Signing page of the Play app (Edition > Settings > Application Integrity). Select the App Signing tab. Click Show advanced options and select Use new app signing key (current dual versions required). Decide whether you want to use the same app signing key as another app in your developer account, or upload a new app signing key from Android Studio, Java KeyStore, or another repository. Follow the on-screen instructions to download and run the PEPK tool. Once the ZIP file is ready, click Upload generated ZIP file to upload it to your Play Console. Next to "5. Let the new key be trusted by Android devices by submitting a rotation proof", click Show instructions. Download APKSigner and generate a rotation proof by running this command: $ apksignerrotation --out /path/to/new/file --old-signer --ks old-signer-jks --set-rollback ture --new -signer - - ks new-signer-jks --set-rollback true Click Upload generated rotation test file and upload the rotation test file created in step 8. Click Save.Creating Upload Keys and Updating Keystores For added security, we recommend that you sign your app with your new upload key instead of your app signing key.You can createkey when you choose to sign Play apps, or you can generate an upload key later on the Play apps signing page (Version > Settings > App Integrity). Here's how to create an upload key: follow the instructions on the Android Developers page. Keep the key in a safe place. Export the boot key certificate to PEM format. Replace the following underlined arguments: $ keytool -export -rfc -keystore upload-keystore.jks -alias upload -file upload_certificate.pem If prompted during the issuing process, upload the certificate and register it with Google. When you use an upload key: Your upload key is registered with Google only to verify the identity of the app developer. Your signature is removed from all uploaded APK files before being sent to users. Boot Key Requirements It must be an RSA key of at least 2048 bits. Updating Keystores After generating an upload key, here are some places you can check and update: Local computers Locked down local server (various ACLs) Cloud computer (various ACLs) Dedicated secret service repository (Git) Application update Signing key Contains instructions for app signing key updates. If you have lost your download key, you do not need to request a key update; instead, see Lost or Compromised Activation Key? section at the bottom of this page. In some cases, you may request to update your application's signing key. Here are a few reasons why you might want to update your app's signing key: You need a cryptographically strong key. Your application signing key has been compromised. Before requesting a key update in the Play Console, please read the Important Notes section below. You can then expand the other sections below to learn more about requesting a key update. Note. The requirement to update the app's signature key for new installs in the Play Console is unrelated to the key rotation introduced in the APK v3 signature scheme for Android P and later. Important noteskey update request Before submitting a key update request, it is important to understand what changes may be required after the update is complete. If you use the same App Signing Key for multiple apps, in order to share data/code between them, you need to update your apps to recognize both new and legacy App Signing Key certificates. If your application uses APIs, be sure to register new and obsolete application signing key certificates with API providers before releasing updates to ensure your API continues to work. Certificates are available on the Play app signing page in the Play Console (Issue > Setup > App Integrity). Â If one of your users installs updates via peer-to-peer sharing, they will only be able to install updates that are signed with the same key as the already installed version of your application. If they can't update their app because they have a different version of the app signed with a key, they can uninstall and reinstall the app to get the update. Request a key update for all installations on Android T (API level 33) and higher (recommended) Each app can only have an updated app signing key for all installations on Android T (API level 33) once a year. If you successfully request to update this key, the new key will be used to sign all app installs and updates on Android T (API level 33) and later. Your existing app signing key is still used to sign installations and updates for users of older versions of Android. Open the Play Console and navigate to the Play app signing page (Version > Setup > App Integrity). On the Update Application Signing Key tab, select Request Key Update. Choose to update app signing keys for all installations on Android T and later. Ask Google to generate a new app signing key (recommended) or submit one. After updating the app signing key, if you use the same app signing key and upload key, you can continue to use the old app signing key askey or create a new upload key. Select the reason for requesting an app signing key update. Optionally, register a new app signing key with the API providers. Require fresh installation key update (not applicable to all applications) Each application can only have an updated fresh installation key signing the application once during its lifetime. After that, the app signing key can be renewed once a year for all installations. In the unlikely event that you have multiple applications using the same signing key specifically to run in the same process, you cannot update the key for those applications. If you successfully request a renewal of this key, the new key will be used to sign new installations and app updates. Your existing app signing key will continue to be used to sign updates for users who installed your app before the key was updated. Open the Play Console and navigate to the Play app signing page (Version > Setup > App Integrity). On the Update Application Signing Key tab, select Request Key Update. Select the option to update the app signing key for all new installations. Ask Google to generate a new app signing key (recommended) or submit one. If you use the same App Signing Key and Upload Key after you update your App Signing Key, you can continue to use your old App Signing Key as your Upload Key or generate a new Upload Key. Select the reason why you want to request an app signing key update. Optionally, register a new app signing key with the API providers. Recommendations If you distribute your app outside of Google Play or plan to do so later and want to use the same signing key, you have two options: let Google generate the key (recommended) and then upload the signed universal APK from the app package. Explorer for distribution outside of Google Play. Alternatively, you can create an app signing key that you want to use across all app stores and then upload a copy to Google when you set up Play app signing. To protect your account, enable 2-Step Verification for accounts with access to the Play Console.When publishing an app bundle in a release version, you can visit the App Bundle Explorer to access installable APKs that Google creates based on your app bundle. You can: Copy and share an internal app share link that allows you to test what Google Play installs from your app suite on different devices with a single click. Download the signed generic APK. This single APK file is signed with an app signing key stored by Google and is ready to be installed on any device supported by your app. Download the ZIP archive containing all the APKs for a specific device. These APK files are signed with the Google App Signing Key. You can install the APK files from the ZIP archive on your device using the adb install-multiple *.apk command. For added security, create a new upload key that is different from your app's signing key. If you use one of the Google APIs, you can register the App Upload Key and App Signing Key certificates for your app in the Google Cloud Console. If you use Android App Links, be sure to update the keys in the appropriate JSON file for digital asset links on your site. Lost or compromised boot key? If you have lost your private upload key or it has been compromised, you can generate a new one and then ask the account owner to contact support to reset the key. When contacting support, make sure the account owner has attached the upload_certificate.pem file. Once our support team has registered a new upload key, you will receive an email and will be able to update your keystores and register your key with the API providers. Important! Resetting the upload key does not affect the app signing key that Google Play uses to re-sign APKs before they are sent to users. APK Version 4 Signing Scheme: Devices running Android 11 and later will support the new APK Version 4 Signing Scheme. App Signing Play will begin rolling out version 4 signing to some apps to give them access to future productivity features available on newer apps devices. No developer action required iexpected impact on the user. expected.