

# youth accounts

## Early Saver Account

This savings account is a great way to help children save and teach them about money management. Best of all, it transitions into an "adult" savings account when they turn 18.

- > Accounts are for youth under 17
- > Earns 1.99% APY\* on balances up to \$500
- > No monthly fee or balance requirement
- > Only \$5 to open

## Share Certificates

Once your children have begun to build their savings with our Early Saver Program, we also offer Youth Share Certificates for their long-term savings goals.

- > Earns more than a savings account
- > Add funds throughout the term
- > Open with just \$100



## Money Mammals

Our Early Savers Accounts come with a membership to the Money Mammals Club that is designed to teach kids about saving, sharing, and spending smart at an early age.

- > Engages kids by teaching the value of money through videos, games, and much more!
- > Club open to children under 11 years of age.
- > Join the Club by visiting one of our local Community Financial Centers

\*Annual Percentage Yield as of December 1, 2016 and any fees could reduce earnings on this account. Annual percentage yield, terms and conditions subject to change without notice. 1.99% APY available on your primary savings account balances up to \$500. | Federally insured by NCUA.



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