

Youth Financial Services

Recommended financial services for our younger members.

AGES 12 & UNDER



Savings

- Open a savings account
- Start a small, consistent deposit into this account

AGES 13-18



Savings Account

- Teach to save at least 10% of all income



Free Checking account

- Teach them how it works & how to manage
- Checks are available



Debit Card

- Teach to use plastic responsibly
- Access full funds in account with signature
- Daily limit with PIN



Prepaid Card

- Good alternative to checking account
- Load with their allowance
- No risk



Online & Mobile Services

- Account information at their fingertips
- Deposit checks



Virtual Coin Jar

- Easier to keep account balanced
- Great tool to save-up for something



Co-Signed Loans

- First car loan or credit card with co-signer at age 18
- Begin building your credit score

OFF TO COLLEGE



Membership

- Continue to bank with MEMBERS1st
- Does not matter where they live or work



Privileged Status ATMs

- Access to cash with their debit card
- Nationwide network of surcharge-free ATMs



7 Iowa Locations

- 7 branch locations for convenient face-to-face transactions



Online & Mobile Services

- A good way to track their balances & spending
- Parents can make deposits & transfers to student's account