



Learn more at www.MEMBERS1st.com, or by calling any branch office.

YOUTH SERVICES

The financial services below represent products that are offered for children and students. We know specific age groups and students have unique needs, and recommend parents/guardians use their judgement when selecting the services and/or products of the child or young adult. As always, we are happy to help and answer your questions.

For kids age 0-12:

- Many parents open a savings account for their child at birth, and then don't do much with it until their teenage years. We encourage you to keep your child's account active, even if you're only depositing small amounts, and bring your child to the credit union as often as you're able. This will get them used to visiting the credit union, and will build their understanding of financial services.

For your student age 13-18:

- If you haven't already done so, establishing a savings account is the first step in building a strong financial foundation for your student. Simply the act of establishing an account can create a sense of accountability and the desire to learn more about financial responsibility.
- Some students are ready for a free checking account as young as 13. Our free debit card is a great complement to their checking account, plus they'll have access to all of the free convenience services we offer so they can keep an eye on their accounts.
- If they're not quite ready for a checking account, a prepaid card loaded with their allowance may be a good start. They'll learn how to manage their money while using a card, without any risk.
- Adding our Virtual Coin Jar savings to your student's checking account will not only make it easier to keep their account balanced, but it's a great way to save for whatever they and you (their parent/guardian) decide is important.

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MEMBERS1st[®]



COMMUNITY CREDIT UNION

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Youth Financial Services

Recommended financial services for our younger members.






AGES 12 & UNDER


	 <p>Savings</p> <ul style="list-style-type: none"> Open a savings account Start a small, consistent deposit into this account
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AGES 13-17

	 <p>Savings Account</p> <ul style="list-style-type: none"> Teach to save at least 10% of all income 	 <p>Free Checking account</p> <ul style="list-style-type: none"> Teach them how it works & how to manage Checks are available 	 <p>Debit Card</p> <ul style="list-style-type: none"> Teach to use plastic responsibly Access full funds in account with signature Daily limit with PIN 	 <p>Prepaid Card</p> <ul style="list-style-type: none"> Good alternative to checking account Load with their allowance No risk
	 <p>Online & Mobile Services</p> <ul style="list-style-type: none"> Account information at their fingertips Deposit checks 	 <p>Virtual Coin Jar</p> <ul style="list-style-type: none"> Easier to keep account balanced Great tool to save-up for something 	 <p>Co-Signed Loans</p> <ul style="list-style-type: none"> First car loan or credit card Helps build their credit score 	

OFF TO COLLEGE

	 <p>Membership</p> <ul style="list-style-type: none"> Continue to bank with MEMBERS1st Does not matter where you live or work 	 <p>Privileged Status ATMs</p> <ul style="list-style-type: none"> Access to cash with their debit card Nationwide network of surcharge-free ATMs 	 <p>7 Iowa Locations</p> <ul style="list-style-type: none"> 7 branch locations for convenient face-to-face transactions 	 <p>Online & Mobile Services</p> <ul style="list-style-type: none"> A good way to track their balances & spending You can make deposits & transfers to their account
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