

TEACH YOUR KIDS
FINANCIAL

STRATEGIES

Snag \$25.00 for each Youth Account opened this April with the credit union! Swing by or text us for details.

FEATURES & BENEFITS

YOUTH SAVINGS

- Easily send cash to their account
- ATM card access for spending
- Earns Dividends
- Links to your banking app
- Make deposits simple through payroll deduction
- Teach your child the value of savings
- Convert to a Free Checking at 12 years
- Zero fees!

TEEN CHECKING

- Free Checking for Life for your teen (must be 12-17 years old)
- Debit card access that YOU control
- See transactions, set limits, lock and unlock the card and more from your mobile app
- Links to your banking app
- Direct deposit or payroll deduction eligible
- Round Up Savings eligible
- Zero Fees!

COVERDELL ESA

- Start saving for higher education now
- Contribute up to \$2,000 per year
- Coverdell funds can be used for a wide variety of expenses for young people attending eligible schools
- Higher earnings on deposits
- Your choice of investment-savings or certificate
- Auto transfer contributions available
- Zero Fees!



 **Banner**
Federal Credit Union

Federally Insured by

NCUA 
EQUAL HOUSING
LENDER

Terms: Initial \$25.00 savings deposit required. Initial \$25.00 checking required. Initial \$1.00 opening deposit for ESA required. Account must remain open for a minimum of 365 days. All minor accounts must have a responsible party on the account that is in good standing with the credit union. One offer per account. \$25.00 deposit for ESA will be deposited to the savings account. Checking account offer only available for teens 12-17 years old. All parties qualify for checking to receive offer. This offer ends April 30th, 2025