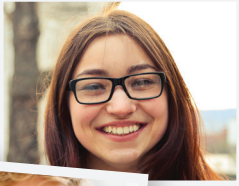


Your first step on the path toward adulthood

OPENING A VCCU YOUTH CHECKING ACCOUNT



Free Checking

Learn how to write checks and balance your account. No fees, no minimum balance, and unlimited check clearing.



ATM or Visa Draft Card

For easy access to the money in your account.



Direct Deposit

Have your paycheck deposited directly into your checking account and save a trip to the credit union.



Free Online Banking & Mobile App

With NetBranch, you can see what's going on with your account instantly, no need to wait for paper statements.. And with our Mobile App, you can access your account from anywhere, anytime.



PopMoney

Securely and quickly send money to friends, family, or almost anyone, without exchanging financial account information



Scholarship Opportunities

Scholarships are awarded yearly to area students who are pursuing post secondary education. Ask a member services representative for an application and details.

Teen Club

Members between 13-18 years old who have a \$25 minimum balance. Earn quarterly dividends on balances over \$100. Earn points for every \$5 deposit and good report cards, redeemable for prizes/gifts.

REASONS
YOUR TEEN
SHOULD

OPEN A VCCU CHECKING ACCOUNT

To Learn About Money Management

Opening a checking account will help teens learn about money management and budgeting.

To Develop a Sense of Responsibility

Having their own checking account will help teens become more responsible with their money and be accountable for their spending.

To Become Financially Independent

Kids should learn financial independence by being able to withdraw money from their own checking account to make payments for their purchases.

To Develop Good Habits

By depositing their own money into a checking account, teens begin to get understand spending within their limits of their account balance.

To Start Saving for Their Dreams

Saving for a specific purpose will encourage your teen to set a goal and work for it – possibly get a part-time job to save money and make dreams like owning a car, buying clothes, or going to college come true.

To Gain Confidence

Having access to their own checking account gives your child the confidence of knowing that they are making their own financial decisions.

What you need to know about a checking account for teens:

If your teen is 16, first thing you need to know about a minor checking account is that you'll need to be on the account as joint owner, for your security and peace of mind. With a joint checking account, you have insight into your teen's spending habits and insures the account isn't overdrawn. Both you and your teen will have the ability to do transfers, deposit or withdraw funds from the account and access Net Branch 24/7. You can also make transfers from your own account in real time. You will have the chance to teach your teen how to track spending, and balance a checkbook every month to avoid overdrawing.



We want to partner with you to give your teen a sound financial future. Start by speaking to any one of our helpful member service representatives for more information.