

YOUR FIRST STEP ON THE PATH TOWARD ADULTING: OPENING A VCCU STUDENT CHECKING ACCOUNT



FREE CHECKING

Learn how to write checks and balance your account. No fees, no minimum balance, and unlimited check clearing. **Let us pay you with our free rewards checking!**

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 & MOBILE BANKING

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 person-to-person — 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 service representative for an application and details.



SERVING YOU IN YOUR COMMUNITY AT ONE OF THESE FIVE CONVENIENT LOCATIONS!

Kronenwetter
2290 County Rd. X, Suite C
Kronenwetter, WI 54455
(715) 359-0050

Stevens Point
2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

Marshfield
2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

Wisconsin Rapids
440 8th Street South
Wisconsin Rapids, WI 54494
(715) 424-4400

Mosinee
1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

Corporate Office
975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770

FOLLOW US!

- www.valleycommunities.org
- facebook.com/ValleyCommunitiesCU
- [@valleycommunitiescreditunion](https://instagram.com/valleycommunitiescreditunion)

*Access & control your account **anywhere!***





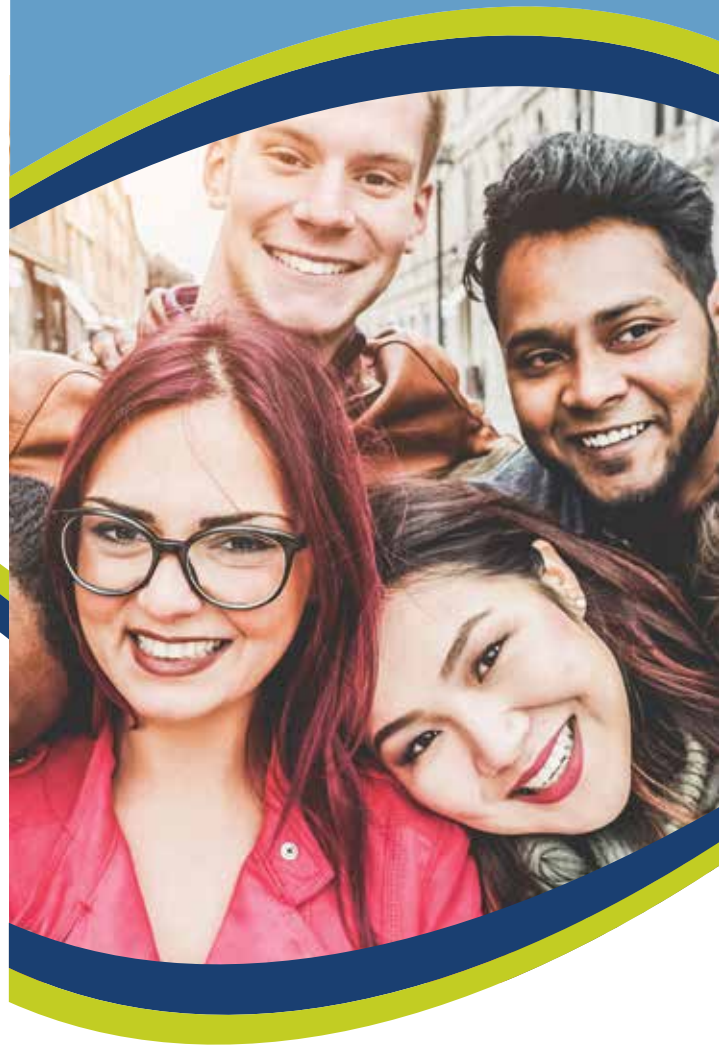

OUR APP:
Use the camera on your smartphone to scan the QR Code to easily download our app, anywhere!*



A Valley Communities Credit Union checking account is open to young adults starting at age 16, and a parent must be joint on the account until the age of 18. Stop in and talk to one of our member service representatives about account details and terms. Terms and conditions are subject to change and are based on membership qualifications. Federally Insured by NCUA. * Visit www.valleycommunities.org for app disclosures.

STUDENT CHECKING

PARTNERING WITH YOU TO ESTABLISH A SOUND FINANCIAL FUTURE



SIX REASONS YOUNG ADULTS SHOULD

OPEN A VCCU STUDENT CHECKING ACCOUNT



1 TO LEARN ABOUT MONEY MANAGEMENT

Opening a checking account will help young adults learn about the value of money and managing a budget.

2 TO DEVELOP A SENSE OF RESPONSIBILITY

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



3 TO BECOME FINANCIALLY INDEPENDENT

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

4 TO DEVELOP GOOD HABITS

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

5 TO START SAVING FOR THEIR DREAMS

Saving for a specific purpose will encourage young adults 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.

6 TO GAIN CONFIDENCE

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



IMPORTANT INFORMATION ABOUT CHECKING ACCOUNTS FOR MINORS

Students between the ages of 16 to 18 will need an adult joint owner. A joint account gives parents the opportunity to keep an eye on account activity.

Both the adult and student will have the ability to do transfers, deposit or withdraw funds from the account, and access NetBranch 24/7. Transfers can also be made from the adult's account in real time.

It's a great opportunity to learn responsibility, good spending habits, and skills like balancing a checkbook every month to avoid overdrawing.

Speak to one of our helpful member service representatives for more information.