



Connecting all your banking needs

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Today's Rates

Featured Mortgages Auto Loans

Annual Percentage Rate as low as:

30 Year Fixed **4.29%** [Apply](#)

5 Year ARM **3.25%** [Apply](#)

New/Used Auto Purchase **1.75%** [Apply](#)

Annual Percentage Yield as high as:

Variable IRA **0.40%** [Apply](#)

Money Market **0.50%** [Apply](#)

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Youth Accounts

Adults aren't one-size-fits-all and neither are kids. That's why Align offers different accounts with features that are kid (and parent) approved. From birth to the day they put on that cap and gown, you'll be by their sides...and so will Align.

New Baby Account Ages 0-1

It's never too soon to start saving... or become an Align Member. Bring your baby's birth certificate and you can open their first savings account before they even take their first steps. Align will also deposit \$25 to get you started.*

Super Saver Account Ages 0-23

Saving is a great habit to start. A habit we think is worth rewarding. Earn a higher interest rate than a regular savings account, plus extra rewards to help kids stick to a savings plan. After 6 months of making a minimum monthly deposit, we'll give them a special bonus.**

Starter CD Ages 5-17

Get a head start on your child's financial future. Align's Starter CD teaches kids how to build their very own nest egg. The account features a low minimum deposit and short 12-month term, plus a great rate. We'll even let them make two additional deposits along the way to boost their savings. Only one CD per Member.

Student Checking Ages 14-23

Kids grow and change at lightning speed. Align makes sure their finances don't get left behind. Our student checking takes kids from middle school to college and beyond. This account provides all the essentials: no minimum balance, free [eServices](#), [Mobile Banking](#) and a [Visa® Debit card](#). We'll also throw in your first order of checks for free!

Bonus: Bring in your proof of acceptance/enrollment in college and Align will match your \$25 initial deposit.***

*\$25 Welcome Gift will be deposited within 30 days of account opening and subject to tax reporting.

**For members up to 13 years old, a \$15 initial deposit required and a monthly deposit of \$15 to receive a \$15 bonus. For members 14-17, an initial deposit of \$25 required and a monthly deposit of \$25 to receive a \$25 bonus. For members age 18-23, an initial deposit of \$50 required and a monthly deposit of \$50 to receive a \$50 bonus. The bonus is subject to tax reporting. \$1.00 minimum balance to earn APY. Only one account per Member. New money only.

***Must open a checking and savings account with a \$25 minimum deposit. \$25 will be deposited within 30 days of account opening and subject to tax reporting. View our current [rates](#).

Getting Started

To open a youth account, visit one of our [branches](#). Teens 18 and over also have the option of opening an [account online](#).

Members under 18 will need to have a parent or guardian listed on the account.

Align Youth Extras

To make sure all of your child's financial needs are covered, Align also offers [college savings tools](#), [auto loans](#) and [insurance](#).

We can also connect students with various scholarship programs offered through Align and the Massachusetts Credit Union League.

[Looking for a Branch or ATM?](#)

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