

- No monthly fee
- Dividends paid on your average daily balance
- Free online banking and bill pay services
- No minimum balance or direct deposit requirements
- Debit card access at over 30,000 CO-OP ATMs nationwide
- Account access at shared branching locations nationwide
- Privilege Pay overdraft protection on eligible accounts (**see Privilege Pay**) (</member-services/#pay>)

YOUTH CLUB MEMBERS

Leprechaun Penny will be hiding somewhere in the Main and Cottonwood Branch lobbies. Come find her during the month of March and receive some of the treasure out of her pot of gold.

YOUTH

Savings Account

Health Care Credit Union is offering youth accounts for children ages 0-17. Children ages 0-11 can join the Penny's Savers Club which offers rewards for saving money, and access to coloring contests with cash prizes.

Children ages 12-17 will automatically upgrade to the Teen Savers Club and will have access to quarterly contests for cash prizes.

Our youth accounts are a great way to teach children the importance of banking as well as an opportunity to set aside funds for further education purposes. Contact your credit union office today for more information about the youth accounts as well as this month's youth activity.

To open an account: An initial deposit of \$25.00 (for the Primary Share Account only) will be needed and must remain in the account until the time it is closed. For a youth account, a joint owner above the age of 17 is required to be listed on the account. The member must also qualify for membership eligibility by meeting one or more of our field of membership requirements. Identification will also be verified upon account opening.

Youth Club

Welcome to the Health Care Credit Union Youth Club! We are so excited to have you be a part of our credit union and help you learn about saving money while having fun! Here are some of the things you can look forward to as a part of our club:

- Participate in monthly activities to receive cash and prizes
- Grab a handful of coin during your birthday month when you bring in your birthday postcard
- Get a sticker each time you make a deposit at one of our branches

You can pick up a special deposit register to help you keep track of your growing savings. There will also be additional activities throughout the year. During each month, you can stop in at our Main or Cottonwood branch and participate in activities to win cash or prizes.

Education Account

We offer education savings accounts for members 12 to 18 years old (school grades 7-12). We match deposits at 25% up to a total of \$60.00 a year. The credit union also will pay for good grades based on the cumulative GPA of the previous term as follows:

4.0 to 3.5 GPA = \$10.00 per quarter term

3.4 to 3.0 GPA = \$7.50 per quarter term

Conditions: With credit union approval, withdrawals of credit union deposits can be made to reimburse verifiable education related expenses by the member's 22nd birthday. Deposits made into the education account withdrawn for non-educational purposes shall result in the credit union withdrawal of matching and good grade funds from the account. Participants may leave the program at any time, but will forfeit matching deposits unless the conditions listed previously are met.

BUSINESS

Share Account (Savings)

Health Care Credit Union offers savings and checking accounts to DBAs, LLCs, and other corporations. As a member of Health Care Credit Union, you are a shareholder of the Credit Union. Your Primary Share Account has a minimum balance of \$25 that signifies your equal ownership of Health Care Credit Union and qualifies you for all of the benefits of membership.

Each savings account can provide overdraft protection for your checking account. However, federal regulations limit electronic transfers from your savings account to 6 per month.