

Youth Share

If you're saving for the first time, we want to help! Our Youth Share account is designed to help members age 16 and under to begin saving. To encourage savings, we'll match the first six months of your deposits up to \$25*. You'll even earn a competitive dividend rate of 1% on your balance**. It's never too early to start saving, so get started today!

Summary

- Account that encourages teens and kids to save
- For members ages 16 and younger
- No monthly service charge
- We'll match the first six months of deposits up to \$25*
- Birthday deposit of \$5 annually up until age 16
- Dividend rate of 1% will be paid on the first \$500**
- ATM card available
- Easy ways to manage account, 24/7 via
- Free Online Banking
- Free Mobile Banking
- Free CU Call Telephone Banking
- Unlimited fee-free withdrawals from DVA FCU ATMs
- Access to over 55,000 fee-free Allpoint ATMs***
- Parent or guardian must have joint ownership of the account
- Low \$5 minimum balance to open (required)
- NCUA insured
 - *One matching deposit per youth member, per account. The matching deposit from DVA FCU will equal the lesser of \$25 or the balance in the account once the account has been open for 6 months. Once the matching deposit has been made, the amount deposited by DVA FCU will be on hold and will not be available for withdrawal until six months after the matched amount has been deposited.
 - **Bonus dividend rate of 1% APY is applicable to balances up to \$500. All balances above \$500 will earn 1% APY on the first \$500 and the regular share dividend rate on balances in excess of \$500.
 - *** DVA FCU is not responsible for other institution's ATM usage charges.



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DVA Federal Credit Union

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