

Community Credit Union

Putting Our Community First, Since 1945!

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Youth Accounts

[Monty Moose \(Age 0-9\)](#)[Life Saver \(Age 10-12\)](#)[Teens Love Cash \(Age 13-17\)](#)[For Current Rates, Click Here](#)

Monty Moose Child Savings Account

Community Credit Union offers a fabulous Monty Moose program to teach youths ages 9 and under to save. Every time a child makes a minimum deposit, they will receive Monty Moose Dollars. Those dollars can then be saved and used to purchase fun toys, educational activities and games at any of our locations!

- For youths ages 9 and under
- \$5 minimum to open the account, earns \$5 Monty Moose Dollar (MM)
- \$1MM paid each time account increases in \$10 increments
- Presentation of report card earns \$3MM
- Birthday cards are mailed with \$3MM
- Monty Moose dollars are only paid on new high balances, and not previous balances
- \$5 penalty for closing account within 6 months of opening
- Use your \$MM to purchase great gifts
- Maximum \$10MM earned per youth, per visit
- No limits on \$MM redeemed on any one visit (subject to prize selection available)

*Monty Moose dollars have no cash value. The Credit Union is not responsible for lost Monty Moose dollars. The

primary account holder must be present for Monty Moose dollars to be given. If Credit Union personnel perceive mistreatment of the program, the Credit Union reserves the right to deny program rewards. When making a deposit from outside the Credit Union (ie: direct deposits, automatic transfers, etc), please notify the Credit Union of the deposit so that we may mail you the appropriate number of Monty Moose dollars. All deposits made from outside the Credit Union must be redeemed for Monty Moose dollars within 30 days of the statement date or the last day of the following month. Subject to change without notice. Some restrictions may apply.



HEY, MONTY MOOSE KIDS....
 PLAY FUN AND EDUCATIONAL GAMES NOW
 BY ENTERING THE WORLD OF GOOGOLPLEX....
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Life Saver Youth Savings Account

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Community Credit Union offers a fabulous Life Saver program to teach youths ages 10 through 12 how to save and earn rewards at the same time.

For every \$25.00 a youth deposits and saves, they'll earn a punch on their rewards card. They can then save their punches for some great prizes:

| Punches Needed | Reward |
|----------------|------------------------|
| 8 (1 card) | 1 Movie Ticket |
| 16 (2 cards) | Board Game |
| 24 (3 cards) | \$25 Visa Gift Card |
| 32 (4 cards) | \$35 I-Tunes Gift Card |
| 40 (5 cards) | \$50 Visa Gift Card |

- For youths ages 10 through 12
- \$15 minimum to open the account, earns (1) punch
- (1) punch each time the account increases in \$25 increments
- Punches are only given on new high balances, and not previous balances
- Presentation of report card earns (1) punch
- Birthday cards mailed encouraging youths to bring their card in for (1) free punch
- \$15 penalty for closing account within 6 months of opening
- Maximum of 4 punches per week
- Card expires on the youth's 13th birthday whereas they are entered into our Teens Love Cash

program

*Punch card has no cash value. The Credit Union is not responsible for lost cards. The primary account holder must present card for punches. Cards may be saved for larger rewards or redeemed at any level. Once card is redeemed, a new card is issued and the punch count begins at zero again. If Credit Union personnel perceive mistreatment of the program, the Credit Union reserves the right to deny program rewards. When making a deposit from outside the Credit Union (ie: direct deposits, automatic transfers, etc), please notify the Credit Union of the deposit so that we may apply your card with the appropriate number of punches. All deposits made from outside the Credit Union must be redeemed for punches within 30 days of the statement date or the last day of the following month. Any gifts or incentives awarded in relation to this program may result in issuance of a 1099 if the aggregated fair market value is \$10 or more. The card expires on the youth's 13th birthday. Subject to change without notice. Some restrictions may apply.



HEY, LIFE SAVER MEMBERS....
PLAY FUN AND EDUCATIONAL GAMES NOW
BY ENTERING THE WORLD OF GOOGOLPLEX....

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Teens Love Cash Account

Community Credit Union offers a fabulous Teen Savings Program called Teens Love Cash for teens ages 13 to 17. It allows teens to earn punches on a rewards card and save their punches for chances in quarterly drawings.

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2016 Quarterly Drawings

As teens turn in completed rewards cards, their name will be entered into the following quarterly drawings:

| Drawing | Date of Drawing |
|--|-----------------|
| Each Quarter (4) \$25.00 Visa Gift Cards will be drawn from the completed entries! | April 1, 2016 |
| | July 1, 2016 |
| | October 3, 2016 |
| | January 2, 2017 |

- \$25 minimum to open account, earns (1) punch on rewards card (penalty applies for early closing)
- Punches are only given on new high balances, and not previous balances

- Presentation or report card earns (1) punch
- Earn (1) punch each time the account increases in \$25 increments
- Maximum of (4) punches per week
- Checking account, ATM/Visa Check Card available with parental/guardian joint ownership
- Direct deposit of teen's payroll check is allowed
- First order of 150 checks are free
- Members are eligible to apply for CCU's college scholarship when a senior in high school

*Punch card has no cash value. The Credit Union is not responsible for lost cards. The primary account holder must present card for punches. Completed punch cards may be turned in for a chance to win quarterly drawings. If Credit Union personnel perceive mistreatment of the program, the Credit Union reserves the right to deny program rewards. When making a deposit from outside the Credit Union (ie: direct deposit, automatic transfers, etc.), please notify the Credit Union in person so that we may apply your card with the appropriate number of punches. All deposits made from outside the Credit union must be redeemed for punches within 30 days of the statement date or the last day of the following month. Any gifts or incentives awarded in relation to this program may result in issuance of a 1099 if the aggregated fair market value is \$10 or more. Card expires on the teens 18th birthday. Subject to change without notice. Some restrictions may apply.



HEY, TEENS....

PLAY FUN AND EDUCATIONAL GAMES NOW

BY ENTERING THE WORLD OF GOOGOLPLEX....

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Savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, the National Credit Union Administration.

Disputes

If you have a dispute with Community Credit Union regarding your deposit or share account, you may contact us at 207.783.2096 and attempt to resolve the problem directly. If we fail to resolve the problem, please communicate the problem and resolution you are seeking to:

Maine Bureau of Financial Institutions
Consumer Outreach Program
36 State House Station
Augusta, ME 04333-0036

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

The Maine Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

Community Credit Union

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 Episode 3: This is Community Credit Union!





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