



[ATM AND BRANCH FINDER \(/main-links/atm-branch-finder\)](/main-links/atm-branch-finder) | [ATM AND BRANCH FINDER \(/about-us/atm-shared-branch-finder\)](/about-us/atm-shared-branch-finder) | [LOG IN \(/login\)](/login)

800 - 782 - 8782

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ROUTING #321075866

Youth Services

Spectrum Credit Union (Spectrum) offers a number of programs and services focused on young people.

To open a youth account, access the **Online Membership Application**

([https://ws.loanspq.com/Consumer/login/default.aspx?](https://ws.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1Ly6OnExwhs9Q3GueR8VaMNtp3V92gvDTqcjDzOIWOJ2qt5CiPSwQ1ps5gREBM)

[enc2=CjDDGQgp6ViDEpMSQAmj1Ly6OnExwhs9Q3GueR8VaMNtp3V92gvDTqcjDzOIWOJ2qt5CiPSwQ1ps5gREBM](https://ws.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1Ly6OnExwhs9Q3GueR8VaMNtp3V92gvDTqcjDzOIWOJ2qt5CiPSwQ1ps5gREBM)
T) and click the "Open a Minor Account" button. Follow the on-screen instructions to complete the application.

Up to One Year Old

Spectrum Newborns

Spectrum will make the first \$25 deposit to open a new membership account – either regular membership or UTMA account (Uniform Transfer to Minor Account) – for the newborn child. (For the purposes of this offer, Spectrum considers a newborn to be 365 days old or less.) **Click here** (</about-us/youth-services/cfcu-newborns>) for details.

Age 12 and Under

Looney Tunes Kids Club