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# Youth Savings Accounts

Celebrate Credit Union Youth Month and teach the children in your life good savings habits that will last a lifetime.

Open a new youth membership savings account and we'll match your initial deposit up to \$25\*

[\\*Learn More](#)

## Savings

Your credit union ownership begins here because you're not just a member, you're an owner.

**For more information on any of these products: Call us at [800-225-2555](tel:800-225-2555) or come into one of our [14 convenient branch locations](#).**

APGFCU offers savings, money market, youth, and club accounts as well as retirement and education options – all with competitive dividend rates. Savings accounts, (also known as share accounts), are the foundation of the credit union and your membership.

- Open an account for as little as \$5\*

- Dividends are compounded and credited quarterly on the daily balance

[View Share Savings Rates](#)

\*A \$5 minimum is required to earn dividends

## Club Account

Start saving for the holidays with a club account. You'll be prepared for holiday gift-giving without the worry of having a credit card bill or loans to repay.

## Product Overview

- Open a club account anytime during the year with just a \$5 minimum
- Deposit or withdraw funds at any time
- Funds in the account on October 1 are automatically transferred to your checking or savings account
- Dividends are compounded and credited quarterly on the daily balance
- Enjoy the same rates as our Share Savings account

[View Share Savings Account Rates](#)

## Money Market

An APG Federal Credit Union money market account is a smart place to keep your savings. With higher dividends than traditional savings accounts, your money will work harder for you.

- No term or penalty for withdrawal\*
- Account earns tiered dividends on the daily balance
- Dividends are compounded and credited monthly
- A \$2,500 minimum daily balance is required, otherwise a monthly service charge applies

[View Money Market Rates](#)

## High-Yield Money Market

[View High-Yield Money Market Rates](#)

An APG Federal Credit Union High-Yield Money Market account is a smart place to keep your savings. With higher dividends than traditional savings accounts, your money will work harder for you. With a High-Yield Money Market account, the higher your account balance, the higher your rates.

- Minimum Opening deposit: \$75,000.00
- New money requirement - At least 50% of the opening deposit must come from funds not already on deposit with APGFCU
- No term or penalty for withdrawal\*
- Dividends are compounded and credited monthly

Plus, your shares are insured by the National Credit Union Administration, an agency of the federal government.

\*Federal Reserve Reg. D limits the number of transfers and withdrawals from a money market account to 6 per month.

## Youth Match Savings Account

Celebrate Credit Union Youth Month and teach the children in your life good savings habits that will last a lifetime.

Open a new youth membership savings account and we'll match your initial deposit up to \$25\*

Call 800-225-2555 or visit one of our convenient locations to apply.

Be sure to have the child's Social Security Number and birthdate available when you apply.

\*New youth membership offer begins April 1, 2019 and ends April 30, 2019. Annual Percentage Yield (APY) for share savings account is 0.35% APY. The APY is accurate as of the last dividend declaration date. Rate may change after account opening. Fees may reduce earnings. \$5 minimum to open a savings account and earn a match for new members. Match of up to \$25 of account opening deposit, paid at time of account opening, will be deposited

into the savings account. Bonus must stay in the account for 90 days. Offer applies to new memberships for ages birth through 17 only. New youth membership accounts must be opened in an APGFCU branch, including those accounts opened by individuals who are not the legal guardian. We may report to the IRS the value of any cash received and any applicable taxes are the responsibility of the recipient. Membership eligibility applies. Other restrictions may apply.

## Youth Savings Accounts

For our youngest members, we offer special account tailored to their needs. In addition to standard savings accounts, we offer the following:

### Moola Moola Youth Savings Account

[View rates](#)

- For ages birth through 17
- No minimum balance requirements or monthly service fees
- Special prizes at APGFCU branches

### STARSS: Student, Teens, and young Adults Reaching Success through Savings

- For members aged 13 through 21
- Benefits progress as members grow

#### Ages 13+

- No minimum balance requirement or monthly service fee
- Low \$100 minimum deposit for savings certificates
- Five free ATM withdrawals per month\*

#### Ages 16-17

- Free checking with ATM or Visa® Check Card
- 24/7 account access with ABBY Telephone Teller, Online Banking and Mobile Banking
- Scholarship opportunities for graduating high school seniors

#### Ages 18-21

- Access to a Starter or Student Visa® credit card, auto loans, and educational loans
- Ability to apply for a Starter or Student Visa® credit card, auto loans, and educational loans

*Be sure to have the child's Social Security Number and birthdate available when you apply.*

\*We will not charge our foreign ATM fee for the first five foreign ATM transactions.

## Retirement & Education

It's never too early to start savings for college or retirement, and APG Federal Credit Union has the IRA or ESA that is right for you.

### Coverdell Education Savings

Start saving for your child's college tuition and watch your money grow, tax-free.\* Learn more about Coverdell Education Savings Accounts.

### Traditional IRA & SEP

Save for your future while reducing your taxable income now.\* Learn more about Traditional IRA & SEP Plans.

### Roth IRA

Watch your after-tax retirement savings contributions grow, tax-free.\* Learn more about Roth Individual Retirement Accounts.

\*Please consult your tax advisor.

## For more information, or to get started



Call



Email



Come in

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APGFCU NMLS # 480340

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