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Want to Earn \$100? For Work You've Already Done!

WEOKIE Offers OKC Metro Area FoolProof for High School Students Up To \$100!

If you passed the FoolProof for High School program in school, WEOKIE will give you \$20 when you join the credit union and open a checking account. And they will make it \$100 when you set up direct deposit for your paychecks!

You know you need a checking account, right?

- You can responsibly manage money with a checking account.
- You can get a debit card with a checking account.
- You can pay bills with a checking account!

What do you need to do? Not much!

Here's a simple 1, 2, 3 to the dough...

1) Visit Any WEOKIE Branch To Open A Checking Account.

WANT TO EARN \$100
FOR THE WORK YOU HAVE ALREADY DONE?

WEOKIE offers OKC metro area FoolProof for High School students up to \$100 for opening a checking account*!

CLICK FOR MORE INFO.

Hey, look! Fine print...

* RESTRICTIONS APPLY. ASK A WEOKIE REP FOR MORE DETAILS.

If you live, work, worship , or go to school in the OKC Metro area you're more than likely eligible. Check full details [here](#).

Oh, do remember to bring ID.

2) Bring Proof You Passed FoolProof.

- To get the money, you need to have successfully completed (70% score or more) Module 4 & 5 in the FoolProof program.
- Bring in your printed transcript as proof. It's available through your FoolProof account.

3) Bam! \$20 Earned Already!

Opening a new checking account will earn you \$20, which WEOKIE will credit approximately 3 weeks after opening the new account.

4) Shall We Make It \$100?

To get a total of \$100 from WEOKIE, you need to set up direct deposit of your paycheck into the newly opened account. After the first direct deposit, WEOKIE will credit the remaining \$80 to reach the \$100 total, as long as direct deposit is established within one year of opening the account.

That's It! You're On Your Way To A Free \$100.

All you need to do is go into a WEOKIE branch and open the account.

But Before You Do, Refresh Your Memory!

Do not open your account, unless you can remember and/or do all the things in this list:

1. **Only consider opening a checking account if you're ready to be really responsible with it!** A few bounced checks on your first account can wreck your credit—and can lead to your account being closed. Bounce too many checks and you could even be blacklisted from opening a checking account for a year or two!
2. **Don't open an account solely based on gifts!** Did you know that 75% of people that start a banking relationship, stay with that institution for life? Many financial institutions know this, and they are going to offer you a cool gadget if you open your account with them. Pick the institution that is most reasonable and cost effective, and if that institution also gives you gifts, then you've hit a home run!
3. **Decide if you're going to open your checking account with a bank or a credit union.** Most of the time, getting your checking account at a credit union is your best and cheapest bet. Since they are member-owned and not-for-profit, most credit unions usually give their members the most for their money. But credit unions aren't perfect, and not all are alike, so do your homework!
4. **Get your first account at a local institution.** Tons of companies on the web, that aren't physically close to you, are going to try to convince you to bank with them... Forget it. For your first account, start by doing business with an institution that has an office close to you. At a local credit union or bank you've got someone to talk to face-to-face, to help you open your account and to help you with a problem or a question. Also, building a long-term banking relationship will make it easier for you to get a credit card and other types of loans later on.
5. **Pick a firm that doesn't nickel and dime you to death.** While you're doing your research we recommend that you find the answers to the following questions to help you make your decision. Will your checking account be free? Will your checking account earn you interest? Does the company offer a lot of ATMs that you can use, for free? What if you move away? Does it offer free ATMs nationwide? (Find a free credit union ATM [here](#).) What do they charge for bounced checks and/or overdraft protection?
6. **Make sure your checking account has a savings account attached to it.** Put money in that savings account every month. Put 10% of every paycheck in there every month, minimum, and don't touch it. Your goal with this account should be to keep at least 3 months' worth of (emergency) expenses in there.
7. **Put at least a hundred dollars in your account, and keep it there—*always*.** Why? Life can be hectic, and sometimes we forget how much we have in our accounts—or what is being deducted from that account. That's how checks get bounced, and with all of the fees associated with bouncing checks and overdraft protection, you cannot afford to bounce a check.

If you treat it right, your checking account can be a great tool to use towards gaining financial freedom. But before you choose which checking account

you want to open and where, make sure you've used FoolProof's motto to guide you: Use caution. Question sellers. Do your research.

That's it! Enjoy your checking account and your (free) money. Oh, and please let me know if you have any questions.

Cheers, Will

Didn't Do FoolProof, Still Want Cash?

What if you didn't do the high school modules, or didn't get a passing grade? WEOKIE may still give you the cash, if you work through the Solo program on your own, and pass the modules with a score of 70% or higher.

Go to [FoolProof Solo](#), create an account, and finish these modules below:

- 1) [Road Trip](#): Debit cards, mobile banking, you'll know it all!
- 2) [Junk in the Trunk](#): Interactive check writing, account balancing, all that type of fun stuff.
- 3) [Burning Money](#): Work less and make more, really.

Note: After successfully completing the modules, you must print out the Certificates of Completion for the Road Trip and Burning Money modules and bring these into the WEOKIE branch when opening the account. After verification, WEOKIE will credit the money according to the same setup rules as with the high school offer, \$20 for opening a regular account, an additional \$80 if you set up direct deposit of your paycheck.

Good luck! And please [contact WEOKIE](#) if you have any questions.



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