

# Youth Accounts

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## Chipmunk Club

Children ages 0 - 12

- Minimum balance \$25.00 – Credit Union will match the \$25.00 minimum deposit on new Chipmunk Club accounts. (Withdrawal restrictions may apply)
- Lower Minimum Balance Certificate of Deposit requirements – starting at just \$50.00 for terms of 6 months, 1 year and 2 years. (excluding specials or Jumbo Certificates of Deposit)
- Cash rewards for end of year report cards for core subjects
- Teaches goal-oriented healthy savings habits

## Prime Savers Club

Teens ages 13 - 17

- Minimum balance \$25.00 – Credit Union will match the \$25.00 minimum deposit on new Prime Savers Club accounts. (Withdrawal restrictions may apply)
- Lower Minimum Balance Certificate of Deposit requirements – starting at just \$50.00 for terms of 6 months, 1 year and 2 years. (excluding specials or Jumbo Certificates of Deposit)
- Cash rewards for end of year report cards for core subjects

- Enforces goal-oriented healthy savings habits
- Prime Saver Draft Account (certain restrictions apply – see a member of the Credit Union team for details)
- \$500 Scholarship opportunities

## Children's Privacy Act

The online financial service offered through the Credit Union's mobile app are not designed for or directed toward children under the age of 13. We do not knowingly solicit or collect data from children, and we do not knowingly market to children online with expressed parental consent or notification. If we receive online information from anyone that we know to be a child, we will only use the information to respond directly to a child's request. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with the parents. If any member believes their child has provided personally identifiable information to us, they must contact us so that we can allow them the opportunity to review and delete such information.



(<http://www.lovemycreditunion.org/home>)



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**Lost or stolen debit card?** Please call 1-800-472-3272

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Encompass Niagara Federal Credit Union is committed to providing a website that is accessible to the widest possible audience in accordance with ADA standards and guidelines. We are actively working to increase accessibility and usability of our website to everyone. If you are using a screen reader or other auxiliary aid and are having problems using this website, please contact us at (716) 236-7678. All products and services available on this website are available at our credit union office.