

800.232.8669 Routing Number : 321176804

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https://www.alliancecu.org/Save/Savings/Youth-Accounts

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Youth Accounts

Now available - we have a new savings account to help young members save for the long-term. Our Spark Youth Savings Account promotes savings and asset building for lifelong development.

Your child will learn to save and will be able to withdraw the funds when he/she turns 18 years old. Our Spark Savings Account is designed for a child to build assets over time through contributions from themselves, family, friends and even the Credit Union. This account also earns dividends:

\$2,500+

o.50% APY*

Additional Features:

Initial Deposit of \$50 provided by Alliance CU

- \$25 Deposited Annually by Credit Union as long as account has annual deposit of \$25
- Milestone Bonus every 5 years plus when they turn 18

*APY=Annual Percentage Yield, rates subject to change without notice. 5% APY/4.89% Dividend Rate on balances of \$0.01-\$2500, .50% APY/50% Dividend Rate on balances of \$2500+. Parent, guardian or other responsible individual signer required on account;\$25 deposit required annually; requires eStatement. If account closed early or any withdrawals made, member will not receive incentives or extra contributions made by the credit union.

Open a Spark Account - Select Youth Account and you will see Spark Savings in the drop down.

Better than a piggy bank. Our Junior Savers Account teaches kids the importance of saving and managing money.

Get started

Open a Junior Savers Account for children ages 17 years and younger with an initial deposit of \$5 or more*. Your child's deposits earn competitive compounding interest. So the kids can watch their money grow.

Start early saving habits today with the help of a <u>register</u>. A hands on tool to explain how to save.

For higher rates of return, we also offer <u>Youth Certificates</u> with just a minimum \$250 deposit for a 3-year term.

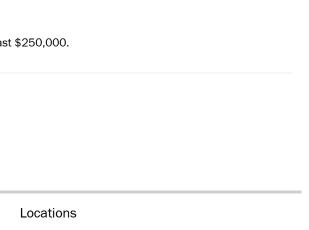
*Proof of parent/guardian relationship is required to open a Junior Savers Account.

Your savings are federally insured by the <u>National Credit Union Administration</u> to at least \$250,000.

Rates

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FAQ



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