## YOUTH AND TEEN SPECIALS!

For a limited time, teens will receive a \$25 gift card of their choice from Amazon, AMC, Chick-fil-A, or Spotify after opening a checking accoung.\*\*

#### **TEEN CHECKING:**

Our teen checking account is a great way to help your child learn about financial responsibility and money management. This makes for an easy transition when the time comes for them to leave home. With no minimum balance requirement or monthly fees- it's simple, fair, and a great first step toward a bright financial future.

- Mobile App
- Mobile Deposit
- No Minimum Balance Requirement
- Text Alerts

### **YOUTH SAVINGS:**

For members 17 and under, this account is a great first step in learning the importance of saving for the future.

### **EDUCATIONAL GROWTH CERTIFICATE:**

We encourage our youth members to develop smart financial habits at a young age to help them build a positive financial future. This includes a fixed rate, and you can make deposits at anytime and matures on the child's 18th birthday.

# **CUO FINANCIAL COUNSELING & EDUCATION:**

We provide free financial counseling, workshops and online resources designed specifically for our teen members. Our certified financial counselor will review everything teens should know about money management- from building a budget to identity theft, and everything in between.

\*\*Account must be opened by May 17, 2019 in order to be eligible for the gift card. Offer valid for new checking accounts (ages 18 & under). Limit one per individual. Gift card will be mailed within 5-10 business days of account opening. If closed within 12 months of account opening, you will be charged an early closure fee.