



UNITED STATES
SENATE FEDERAL
CREDIT UNION

(202) 224-2967

Routing Number: 254075250

Youth Savings

April is Credit Union Youth Month!

Use promo code: YOUTH50 and get \$50.00¹ deposited into your child's new account!

Get Your Child Excited About Saving. Open a USSFCU Youth Account² during the month of **April** using **promo code: YOUTH50** and USSFCU will deposit **\$50.00¹** into your child's new account!

Celebrate Bring Your Child to Work Day with Us

When: Thursday, April 25, 2019

Where: GAO and Hart Branches

What: Face Painting, Giveaways & FUN!

Are you a member of United States Senate Federal Credit Union?

Details

Help your children develop healthy savings habits that will serve them throughout life by opening a USSFCU Youth Savings Account! With this free, dividend-bearing account, children can watch their savings grow. USSFCU Youth Savings Accounts make it easy for friends and family to contribute to children's savings goals or reward them for achieving personal milestones!

- Available to young savers up to 18 years in age
- Competitive dividends earned on account balances
- No service fees
- Free [online](#), [mobile](#), [telephone](#) banking, and [eNotices](#)*
- Easy-to-use deposit options for family and friends
- A \$5 minimum balance to open

Developing Healthy Financial Habits

Savings accounts for kids offer far more value than a place to deposit money.

By giving kids the experience of depositing money into their account and then watching the numbers increase as they make more deposits, they are able to see, feel and experience the benefits of financial addition.

Unlike a piggy bank or money in a jar that can be accessed on impulse, savings accounts for kids require children to take a series of steps in order to access their cash. When children go to the bank to withdraw their

cash, they learn to slow down and think through the impact of their purchase — before buying on impulse.

Savings accounts for kids allow them to learn that they have control over money, based on the choices they make. When kids have their own accounts, they are empowered to set goals based on what they feel is important, and establish the self-discipline to make the choices required to reach them.

Saving consistently is an important behavior that kids can learn by having their own savings accounts, even if they contribute only a small amount of money into their account every week or month. Little by little, they'll see their balance grow, while absorbing an important fact of saving: Consistency is key. As they get older and start to earn money, the act of making consistent deposits can help them form positive financial habits.

Federal Financial Literacy Resources & Guidance for Youth

The sooner you proactively educate children about how to manage their money, the more likely they'll become financially savvy adults. Financial education can be instrumental in helping children develop healthy money habits. Check out the federal websites below for unique resources on teaching and engaging young savers.

- [MyCreditUnion.gov](https://mycreditunion.gov)
- [MyMoney.gov](https://mymoney.gov)
- [Kids.gov](https://kids.gov)
- [Treasury Direct Kids](https://treasurydirect.gov/kids)
- [Consumer Financial Protection Bureau](https://consumerfinancialprotection.gov)
- [You For Youth](https://youthfor.org)

This is not intended to be an endorsement by USSFCU.

*Data carrier rates may apply.

¹Limited time offer. Valid April 1, 2019 through April 30, 2019. Qualifying youth shares established during April 1-30, 2019 will receive a bonus credit of \$50.00. Credit will be issued by electronic deposit made to new minor account within 5 business days of open date. Account must meet standard USSFCU youth savings account requirements to qualify for this offer. Void where prohibited. USSFCU reserves the right to modify, update or discontinue this promotion at any time and without advanced notice. Applicants must refer to the promotion or use promo code "YOUTH50" when establishing new minor account. ²Youth Savings Accounts (YSA) available for children up to 18, or 21 if designated, years in age based on the District of Columbia Transfers to Minors Act. A \$5.00 minimum deposit and one-time membership fee of \$1.00 is required to open a YSA. Minor identification required. YSA may be established from another share account as a joint account with an adult, or as a custodial account. YSA can be established as a custodial account under the Uniform Gift to Minors Act or the Uniform Transfer Minors Act. USSFCU YSA Annual Percentage Yield equals 0.45%. Rates effective as of 3/01/2019 and subject to change without notice. View all USSFCU savings account rates, terms and conditions at ussfcu.org/rates.

powered by
FIRSTBranch®

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