

Youth Services

Accounts that grow with you.

We believe that strong financial habits are best learned early on. That's why we offer a range of accounts for our youngest members, letting them learn valuable skills they can use throughout their lives. From our Kirby Kangaroo accounts to debit cards, scholarships, and youth lending programs, our goal is to help children and teens grow responsibly.

April is Youth Month! The future is yours – Picture it! Save for it! Share it!

We're encouraging young members to express themselves through pictures – sharing their visions for their own financial futures so we can help them get there.

Whether you're a parent or a grandparent, you'll want your kids and grandkids to develop good financial habits. That's where Visions comes in.

We're celebrating Credit Union Youth Month with a **\$25 new member bonus*** for children 12 and under when they open an account from April 1st to April 30th!

Plus, we're giving away \$250** in professional photo shoots to three lucky winners!

That's right – of all the Kirby Kangaroo accounts opened in April, we'll be selecting a winner in New Jersey, New York, and Pennsylvania! Winners will be the recipient of a professional photo shoot at the studio of their choice. Our goal is to help children and families capture special memories and picture their futures.

Opening a Kirby Kangaroo account lets your child enjoy the following:

- Savings Passbook
- Kirby Coin Bank
- Club Identification Card
- Quarterly Newsletter
- Birthday Card
- Saving Incentives
- Special Events and Parties
- Interactive Website and Phone App

Kirby Kangaroo \$25 coupons can be found at any office.

*Some restrictions apply. Visions membership requires a \$25 minimum deposit. New member cannot have existing Visions account, been a member in the last 12 months, and is subject to membership requirements. Valid for individuals age 12 and under. Present coupon to receive offer. Bonus reportable for tax purposes and will be funded at time of account opening. Program details subject to change. Coupon valid 4/1/19 - 4/30/19.

**Some restrictions apply. Visions membership required. Winners will be selected from new Kirby Kangaroo accounts opened 4/1/19-4/30/19. Kirby Kangaroo accounts are for members age 12 and under. Three winners will be randomly selected from these opened accounts and notified via phone call on 5/15/19. One winner each will be selected from NJ, NY, and PA. Winners will have 30 days to acknowledge receipt, otherwise they forfeit their prize and a new winner will be randomly selected. Visions will present a \$250 gift certificate on behalf of the member to the photo studio of their choice. Program details subject to change. Prize value reportable for tax purposes.

For our youngest members (12 and under)

The Kirby Kangaroo Club is a free savings program designed especially for kids under 12. Kirby Kangaroo uses stories, games and entertainment to help kids learn about saving and finances.

The club provides special incentives and benefits for children who are age 12 and under. It includes:

- [The Kirby Kangaroo website](#) packed with fun stuff for kids to learn with: stories, games, coloring pages, and jokes.
- Quarterly Kirby Kangaroo newsletter.
- Special Kirby Kangaroo youth activities all year long.

How it works

Bring your children with you to visit your neighborhood branch to open an account. They will receive a savings passbook, coin saver, and a club identification card.

Plus, for every \$5 deposit they make they'll earn a free gift! It's our way of rewarding them for building their savings.

Accounts for teenagers

Starting at age 13, members are able to open up a checking account and receive a debit card. Our [Flex Checking \(/checking\)](#) account is perfect for teens, too, with no monthly service charges or minimum balance requirements.

Plus, we even offer youth lending and credit card accounts, too. These help teens learn responsible borrowing habits alongside guidance from parents and our own financial professionals.

Youth Lending Program

Students age 14 to 18 that are attending high school can borrow between \$100 and \$1,000 for up to a year. A co-signer is required on amounts over \$500.

Youth Visa Platinum with Rewards

Students age 14 to 17 can learn to manage a small credit limit up to \$500. A co-borrower is required. Students 14-15 must complete a financial literacy program with their parent prior to approval.

College and beyond

Graduating high school is a big deal, but it also comes with big responsibilities. We do our best to help prepare teens for financial independence, from [flexible credit card options \(/visaplatinum\)](#) and [credit-building opportunities \(/sharesecuredloans\)](#) to [scholarship programs \(/scholarships\)](#), too.

Additional resources

[Youth Services Brochure \(/files/docs/youth-services-brochure-1-16.pdf\)](#)

[Servicios para jóvenes - Espanol \(/files/docs/youth-services-sp-1-16.pdf\)](#)