### YOUTHACCOUNTS

# Start developing good money management habits.







SMART SAVINGS KID'S CLUB



STUDENT SAVINGS



STUDENT CHECKING PLUS



COLLEGE SAVINGS



COLLEGE SCHOLARSHIPS

## Youth Accounts and Programs for Kids of All Ages.

We believe that it's never too early (or late!) to teach kids and young adults positive money management habits. That's why Northeast Credit Union offers saving accounts, checking accounts, and educational programs for kids of all ages to build a strong path for financial success. We are happy to discuss the best option that fits you or your child's needs. Stop by one of our local branches, call us at 888.436.1847 or visit us at necu.org/youth-accounts for more information.

#### **MyFunds Savings**

Open a MyFunds Savings account for children ages 0-13. It's never too early to teach them how to save their money!

- Learn the value of saving
- Earn interest that will help their savings grow
- No monthly maintenance fees
- Easy transfer options for parents
- Open with as little as \$5

#### **SMART SAVINGS KID'S CLUB**

When you open a MyFunds Savings account for your young saver, they will also become a member of the Smart Savings Kid's Club.

The Smart Savings Kid's Club is a fun way for kids to learn about money while watching their savings grow. They will also enjoy:

- A special gift for opening a new account
- Invitation to fun Kid's Club events

#### **Student Savings**

This account grows with your young saver and is perfect for ages 14-22. With a Student Savings account that teens and college students can:

- Save for what is important to them
- Learn to manage their money
- Get the most out of their savings by earning interest
- Easy access to their money with an ATM card
- No monthly maintenance fees
- Easy transfer options for parents
- Open with as little as \$5

#### **Student Checking Plus**

Books or banking fees? Your student's life is busy enough – accessing their money should be easy, convenient and free of fees. Help your student spend wisely and keep more of their money with a free Student Checking Plus account. Best suited for ages 14-22.

- Enjoy <u>Mobile Banking</u> with text alerts and mobile deposits\*
- Take advantage of <u>Shared Branching</u> and a nationwide network of CO-OP ATMs
- No monthly maintenance fees and no minimum balance required
- Earn interest and learn money management
- Easy transfer options for parents



<sup>\*</sup> Must be age 16+ to have access to Digital & Mobile Banking.

## YOUTHACCOUNTS

#### **College Savings**

Saving for college should be easy and stress-free. Help your young saver finance their future by opening a College Savings account and we'll reward them with \$1,000 when they turn 18!

- Open a College Savings account with a minimum balance of \$100 before they turn 6 years old
- Make a deposit to the account of \$50 or more each month until the child turns 18
- When the child turns 18, we'll deposit \$1,000 into their account
- When "real-life" gets in the way we understand. Skip one month per calendar year if needed!
- No monthly fees
- Easy transfer options for the whole family

#### **SCHOLARSHIP PROGRAMS**

College is their first big investment. We look to help ease the financial burden of college by offering exceptional students a chance at receiving one of our many scholarships. For complete details and eligibility requirements on our scholarship program, please visit necu.org/scholarships.

- Peter J. Kavalauskas Memorial Scholarship
- Roger G. Marois Memorial Scholarship
- Bart M. DallaMura Scholarship
- Adult Achievement Scholarship
- Community Champion Scholarship
- Northeast Credit Union General Scholarship

Students applying for a scholarship must be a member in good standing with Northeast Credit Union for at least one year prior to the date of application.



To open an account, please have a valid driver's license and/or a government issued ID and your Social Security Number ready. Minors must have their Social Security Number and be accompanied by a parent or guardian. To open an account online, please visit necu.org/youth or call a Member Experience Specialist at 888.436.1847. JTMKT0891.11.23



