

IT'S ALL  
ABOUT KIDS!



Whether it's quarters from the tooth fairy, birthday cash, or a weekly allowance, the Just for Kids Club is the perfect account for kids age 12 years old and younger.

Just for Kids is designed especially for our young members to establish good saving habits early in life so they'll become financially successful adults.

For any child up to 12 months of age, Holston Methodist Federal Credit Union will deposit the first \$5 to open their credit union account!



Holston Methodist  
Federal Credit Union

*"Historically Holston since 1956"*

# Just for Kids Club



Ages 0 - 12



# Join today!



# What is the Just for Kids Club?

Just for Kids is a share (savings) account designed for HMFCU members ages 0 to 12 years. It's a great way for children to learn about financial responsibility and have fun at the same time.



## Saving money for that special goal?

Whether it's a bike, toy, or CD, our Just for Kids Club teaches young members about the value of money. It also helps children plan for future investments and develop a healthy savings habit. These are skills everyone needs for a lifetime of success!

## When should I talk to my child about money?

It's never too early to start talking with your kids about money; whether it's through counting change, earning an allowance or making a deposit at their credit union. For any child under 12 months of age, HMFCU will deposit the first \$5.00 to begin their credit union membership. Then you can add Just for Kids for only \$5!

According to a  
U.S. News & World Report,  
parents should start teaching their children about money  
at 3 or 4 years of age, before they're old enough to make major financial purchases.

*Let HMFCU help you start your children off on the right financial track. Our child-friendly Just for Kids Club will help your kids get into the habit of looking after their finances and will encourage them to start saving. They'll establish sound money management skills that will last a lifetime!*

**Call HMFCU today at 1-800-782-9257, or visit us online! [www.hmfcu.org](http://www.hmfcu.org)**

## SO WHAT DO I GET?

### Just for Kids features:

- Available for HMFCU members ages 0 to 12 years
- Minimum to open Just for Kids account: \$5.00 (A Prime Share account is required for HMFCU membership, and is opened with \$5.00. This fee is paid for children under 12 months of age.)
- No minimum balance
- No annual fee

### Just for Kids benefits:

- Earn higher dividends than a regular share (savings) account
- Earn coupons for each \$10.00 deposit
- Earn coupons for each "A" on your report card\*
- Participate in special promotions and prizes for Just for Kids Club members only, including an Annual 8-Foot Christmas Stocking Give-away!

## Coupon Rewards

7 coupons = \$5 cash

9 coupons = 1 Regal Movie Ticket

Just for Kids members will automatically be upgraded to the Youth Plus account when they turn 13 years old.

\* Good Grade Coupons: Just for Kids Club members are eligible to receive one (1) coupon for each "A" grade on their report card. There is a maximum of five (5) coupons per member per grading period. Members can only receive coupons for the most recent grading period. The report card or a copy must be faxed, mailed or emailed to earn coupons.

