

You're on your way to being on your own. You're gaining



gaining independence, starting out, getting a job.





While you're busy doing these things, we're here thinking of ways to make your life easier and less complicated.

Let us help.

With Youth Plus,









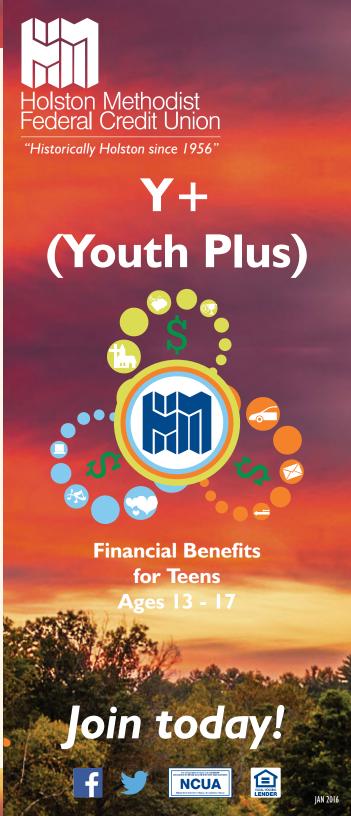
teens discover
many of the
benefits of credit
union membership
while developing
the essential skills
necessary to become
financially-responsible
adults with a firm
understanding of

personal finance.











# WHAT IS THE YOUTH PLUS ACCOUNT?



# The first step to financial freedom and independence

High school... it's either the longest or the shortest four years of your life. Aside from all the studying, making it to class on time, and more studying, there are lots of fun things to do. Problem is, they all cost money.

That's where HMFCU and the **Y+** (**Youth Plus**) account come in. We know that you have to go to school (it's the law) and that most of you want to earn money, but can't because you're juggling so many other responsibilities (family, church, practice, etc.).

So to help you out, we put together **Y+ (Youth Plus)**. With this account, you not only get better rates and more benefits than most members, but you also receive information and resources to ensure a successful financial life.

### **Coupon Rewards**

7 coupons = \$5 cash 9 coupons = I Regal Movie Ticket

### SO WHAT DO I GET?

#### Y+ features:

- Available for HMFCU members ages 13 to 17 years
- Minimum to open Youth Plus account: \$5.00
   (A Prime Share account is required for HMFCU membership, and is opened with \$5.00.)
- No minimum balance
- No annual fee

#### Y+ 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 Youth Plus members only

## ...you're also eligible for:

- Free Checking
- Free Visa Debit Card
- Youth MasterCard No annual fee\*\* or service charges, credit limits as low as \$150 (with approval and co-signature of a parent or guardian) with online tracking services (reports, alerts and other services available) and ScoreCard Rewards
- Youth Loan Program offering small loans (with approval and co-signature of a parent or guardian) at highly competitive interest rates to establish good credit
- Hankins Memorial Educational Scholarship (awarded each year, one year membership required)

Youth Plus members are automatically upgraded to the Vantage Club when they turn 18 years old.

\*\* No annual fee with Checking, Direct Deposit, and eStatements

<sup>\*</sup> Good Grade Coupons: Youth Plus members are eligible to receive one (I) 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.