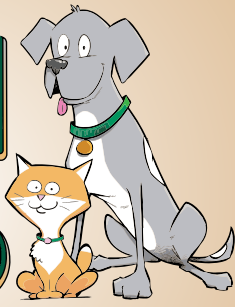


Youth Services



 **TLC**
A DIVISION OF  **FibreFederal**
CREDIT UNION


CASH CLUB





Cash the dollar-saving dog and his friend Penny invite our members age 11 and under to make savings fun by joining our Cash Club! And in doing so, you'll help their furry friends.


For every new member who signs up for Cash Club, we'll donate \$5 to the Humane Society nearest to the branch at which you join, up to \$3,000 total per year!


Here's what you can expect from Cash and Penny when you join Cash Club:

 A much higher dividend rate on your savings account than we pay on regular savings.


 Monthly Rewards - receive a trip to the Bark Box for a prize once a month when you make a deposit of \$10 or more.

 An annual month-long savings challenge with exciting prizes.

 Annual coloring contest with cash prizes.

 A card from Cash & Penny on your birthday.

 The option to open a Money Builder Certificate - just \$100 to open.

 We'll automatically upgrade you to Student Savings on your 12th birthday.



STUDENT SAVINGS



Student Savings helps kids age 12-18 learn to manage their finances and enter into adulthood with savvy money skills.

Benefits of a Student Savings account:

- You'll continue to earn the same higher dividend rate paid on Cash Club accounts.
- Monthly Rewards - receive a gift card from a local business once a month when you make a deposit of \$10 or more.
- Free Checking with debit card and Online Banking (under 18 requires adult co-applicant).
- Visa Credit Card (under 18 requires adult co-applicant).
- Dollars for A's - receive one dollar for every "A" on your report card (must present it within 30 days of receiving it).
- The option to open a Money Builder Certificate - just \$100 to open.
- The opportunity to apply for college scholarships exclusively for our student members.

It's Easy to Get Started!

- Deposit \$5 or more into the new savings account (one account per member).
- Your child will be enrolled in the age-appropriate program.
- Monthly deposits of \$10 or more, made in person, earn free stuff.



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