



COLLEGE BOUND GROUP BENEFITS

Age Requirements

This group is for members between 16 and 22 years old.

Minimum Balance

The minimum balance required to earn a dividend on the regular Share account is \$25. See the Regular Share Account TIS (Truth in Savings) Disclosure for rate information and a description of the account.

Share Draft (Checking)

Have the option to open a checking account. Members 17 years old and younger must have a parental permission slip signed by a parent or guardian in order to open the account.

When the checking account is opened, the member will receive their first 50 checks (variety pack) free the first time. See Share Draft Disclosure for an account description.

ATM Transaction Fees

An ATM transaction covers the following machine activity; cash withdrawal, inquiry, and transfer. All ATM transactions at the Credit Union owned ATM machines are free. Four free ATM transactions per month, any additional transactions are \$1.50 each.

Members 17 years old and younger must have a parental permission slip signed by a parent or guardian in order to have an ATM card, or Debit card.

Audio Response

80 minutes free of audio response per month, any additional minutes are \$.20 per minute. The fees will be posted at the end of the month from the regular Share account.

Online Account Access

Free unlimited use of online account access per month.

Suspension of Group Benefits

When a member turns 23 years old, any accrued dividends on the regular Share account will be paid to the regular Share account and the group benefits will be suspended. The basic (non-group) Credit Union fees for ATM, audio response and online account access will apply. If the member qualifies for either the CU*Checking Group or CU*Tech Group, they will be automatically enrolled in that group and that group's benefits will take effect.