



CU*KIDS GROUP BENEFITS

Age Requirements

This group is for members who are 15 years old and younger.

Minimum Balance

The minimum balance required to earn a dividend on the regular Share account is \$5. See the Regular Share Account TIS (Truth in Savings) Disclosure for rate information and a description of the account.

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. Two free ATM transactions per month, any additional transactions are \$1.50 each.

Members 15 years old and younger must have a parental permission slip signed by a parent or guardian in order to have an ATM card.

Audio Response

60 minutes free of audio response every 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.

Super Santa Savers Account

An account used to save money for Christmas. Can be opened any time of the year. Deposits can be for any amount. The account runs from November 1st through October 31st of the following year. The account balance will be mailed to the member in the form of a check on October 31st.

When the member turns 16, the Super Santa Savers account will be closed and the balance transferred to a Christmas Club account.

See the Super Santa Savers Club TIS (Truth in Savings) Disclosure for rate information and a description of the account.

Suspension of Group Benefits

When a member turns 16 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 member will be automatically enrolled into the College Bound Group. The College Bound Group benefits will immediately take effect.