



YOUTH ACCOUNTS telcoe FEDERAL CREDIT UNION

Ask about our current certificate of deposit specials for our YOUTH account holders.

It takes a long time to learn how to be responsibly managing money. We have a great account to help start teaching your kiddos early with our YOUTH account. Studies have shown that teaching kids the value of money at a young age makes them more likely to develop great savings habits, and more likely to have good credit scores and be financially secure later in life!

58%

Of parents do not start a savings account for their children, which can makes cars, high school functions and college a near impossible feat to pay for comfortably.

- **No monthly fees**
- **Earns dividends quarterly**
- **Just \$10 to open the membership & account**
- **Receive stickers, coloring page, or Telcoe notepad and pen.**
- **Periodic contest and specials JUST for YOUTH accounts**

Great uses:

- Use for depositing allowance
- Children can bring in money to deposit at any location
- Save for college
- Save for emergencies
- Save for cheerleading
- Save for summer camp
- Save for any purpose under the sun
- You can even send money from the parents grandparents account each month automatically, as little as \$1

HOW TO OPEN: Stop by any location to complete the membership card in the drive thru or we can complete by mail. Simply call us at **501-375-5321** or stop by one of our locations and request a YOUTH membership packet be mailed to you. For a youth packet you can also email amanda@telcoe.com .

Telcoe Federal Credit Union

YOUTH Account Opening Form-Questions? Call us 501-375-5321.

Return to : **Telcoe/YOUTH ACCOUNTS PO BOX 34200 LR, AR 72203** with a photo id for the parent/guardian and a minimum savings deposit of \$10. We can setup a deposit transfer from a parent, grandparent, etc of a \$1 or more per month to help keep active and meet your personal savings goals.

Apply for Membership... and Let Your Family Join Too!

It's a five-minute investment in their financial future.

The information you provide is the first step to credit union membership for you and your family and access to lower cost loans and higher dividends on savings. Plus, once you're a member, you're always a member...even if you retire, change jobs, or move from one state to another.

Complete Sections 1 through 5, and we can start to build your membership file. If you'd like a joint owner to have access to your account, complete Section 3 and check the appropriate box in Section 4 (on other side).

1. PRIMARY MEMBER **YOUTH NAME**

As the Primary Member, you open the world of credit union membership to yourself, your spouse, and your immediate family. Fill in your information here, along with the information requested in Section 2. Please print plainly.

SS NUMBER: _____

NAME: _____

ADDRESS: _____

CITY: _____ ST/ZIP: _____

MOTHER'S MAIDEN NAME: _____

PHONE: HOME: _____ WORK: _____

DOB: _____ CELL: _____

EMPLOYER: _____

ADDRESS: _____

DRIVER'S LICENSE NUMBER/STATE: _____

E-MAIL ADDRESS: _____

Please complete Section 2 so we can verify that you qualify for membership at Telcoe Federal Credit Union. This is your place of employment, or a family member that is sponsoring you for membership.

2. ELIGIBILITY FOR MEMBERSHIP:

(Employer, family member, city/zip code in which you work, live, worship or go to school)

3. JOINT OWNER WITH PRIMARY MEMBER

If you would like for an immediate family member (like a spouse, child, or parent) to have access to your account, complete section 3.

CHECK IF ADDRESS IS SAME AS PRIMARY MEMBER

SS NUMBER: _____ **Parent/Grandparent**

JOINT OWNER NAME: _____

DOB: _____ PHONE: _____

DRIVERS LICENSE NUMBER/STATE: _____

MOTHER'S MAIDEN NAME: _____

PHONE#: _____

ADDRESS IF DIFFERENT FROM PRIMARY MEMBER: _____

Make sure you've completed both sides of this form and enclosed a check to open your account.

You can open your account with as much as you like, but the minimum is \$5.00, plus a one-time \$5.00 membership fee (minimum required to open a new account is \$10.00).

Place this form, your check for at least \$10.00, and a copy of your driver's license or government photo I.D. in an envelope and mail to:

Telcoe Federal Credit Union, P.O. Box 34200, Little Rock, AR 72203

Account # _____
Name _____
TFUC USE ONLY

4. OWNERSHIP OF ACCOUNT

Select one ownership type, and, if applicable, include a beneficiary designation. The ownership type and beneficiary designation specified on this document will remain the same for all accounts.

1. Individual Joint with Survivorship
3. Member as Custodian for Minor under the Arkansas Uniform Transfers to Minors Act (UTMA)

Beneficiary: (Place name and address of the beneficiary below.)

_____ List name(s), address,
phone of someone other
than the account holders

5. SIGNATURES AND CERTIFICATIONS

BACKUP WITHHOLDING CERTIFICATION - Check box (A) only if true or (B) below:

- (A) By signing below, I (name) _____ certify under penalty of perjury that (1) the Taxpayer Identification Number (TIN) provided in Section 1 (your Social Security Number) above is my correct TIN, and I am not subject to backup withholding either because (a) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (b) the IRS has notified me that I am no longer subject to backup withholding, and (2) I am a U.S. person (including a U.S. resident alien).

(B) A separate Certification has been completed. By signing below, the undersigned agree(s) to the Credit Union by-laws and the terms and conditions of any approved account, as amended from time to time, and authorize(s) the Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency on the undersigned, as individuals. The undersigned certify(ies) that the information provided on this application is true and correct and that the terms on this application apply to all listed accounts. The undersigned acknowledge(s) receipt of a copy of the terms and conditions applicable to each listed account and the following policy disclosures:

- Funds Availability
- Electronic Fund Transfers
- Truth-In-Savings
- Privacy

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS TO VOID BACKUP WITHHOLDING.

★ _____
Member Signature Date

★ _____
Joint Owner Signature Date

Print YOUTH name, by
Parent/Grandparent signature

Parent/Grandparent signature

PAYROLL DEDUCTION and DIRECT DEPOSIT

If you would like to begin payroll deduction and/or direct deposit, please check the box(es) below, and we'll send you the required form(s).

- Direct Deposit Payroll Deduction

Enroll for FREE e-statements and receive an e-mail when your Telcoe statement is ready for viewing or printing. Just make sure we have your correct e-mail address!

TFUC USE ONLY		Member Account Number
OFAC <input checked="" type="checkbox"/>	Initial	ID Type _____
		Issue Date _____ Exp. Date _____

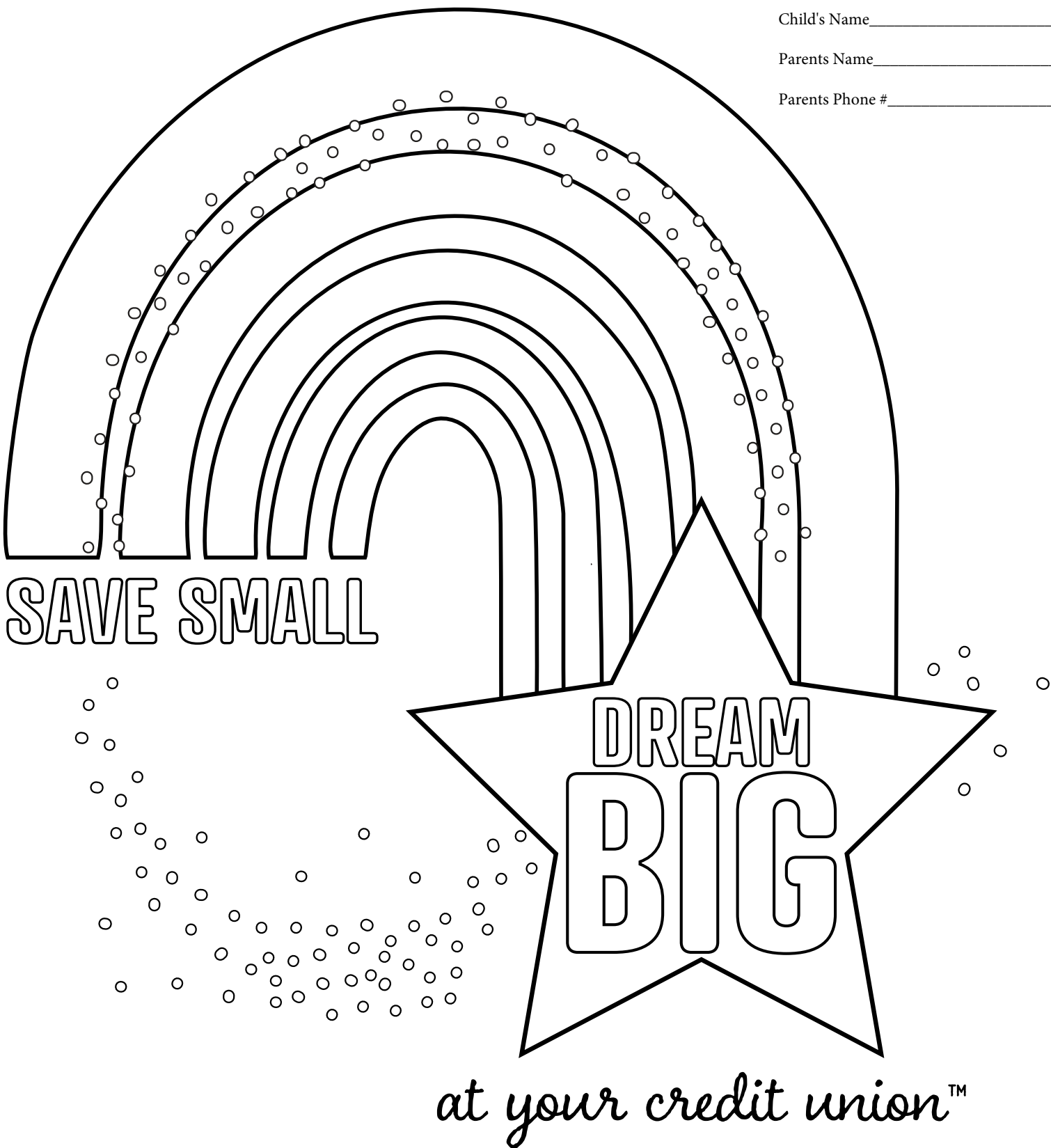
Please color the photo below and ask your parent to take a photo and email it to marketing@telcoe.com or drop off at one of our branches before April 25th, 2022. The winner will receive a \$25 savings account deposit.



Child's Name _____

Parents Name _____

Parents Phone # _____



at your credit union™



April is YOUTH MONTH at Telcoe Federal Credit Union. OPEN a FREE YOUTH ACCOUNT during April. Contact 501-375-5321 or email marketing@telcoe.com. High School Seniors can also apply for our ANNUAL scholarship. Visit www.telcoe.com.