

Trona Valley

Youth Accounts



CU Grow



CU Learn



CU Prosper

Aesop's Fable, the Ant and the Grasshopper, can teach a valuable lesson in life—**plan today for a better tomorrow.**



**Financial responsibility.
It's a wise choice.**

Youth Account details on reverse side.



Youth Accounts

CU Grow Age 0-4

- \$1.00 minimum to open Savings Account
- Free gift with new account
- Higher rate savings

CU Learn Age 5-12

- \$1.00 minimum to open Savings Account
- Free gift with new account
- Higher rate savings
- Punch card program with chance to win prizes
- Debit Card with Checking (with Guardian/Parent)
- Free ATM Card
- \$5.00 deposit for Community Service Achievement***

CU Prosper Age 13-18

- \$1.00 minimum to open Savings Account
- Free gift with new account
- Punch card program with chance to win prizes
- Debit card with Checking (with Guardian/Parent)
- Free ATM card
- Youth Savings account will convert to a Regular Share account after 18th birthday
- Age 15—Mobile Deposit Capture
- \$5.00 deposit for Community Service Achievement***

Pay for A's

- For grades K-12
- \$1.00 deposited into your account for each "A" or equivalent on report card
- Request must be made within 3 months of report card date
- Student must be primary member on account
- Limit of 4 report cards per year per student
- Limit of \$10.00 maximum on deposits per report card

Minor Loans

- \$100 at 0% APR* for Elementary School members
- \$300 at 1% APR* for Middle School members
- \$600 at 2% APR* for High School members

Share Certificates

- **CU Grow**—Progressive Certificate @3% APY** for ages 0-4 (matures on child's 5th birthday), \$100.00 minimum to open, \$10,000 maximum balance to earn dividends
- **CU Learn**—Progressive Certificate @4% APY** for ages 5-12 (matures on child's 13th birthday), \$100.00 minimum to open, \$10,000 maximum balance to earn dividends
- **CU Prosper**—Progressive Certificate @5% APY** for ages 13-17 (matures on child's 18th birthday), \$100.00 minimum to open, \$10,000 maximum balance to earn dividends

1-800-331-6268 | www.TronaValley.com

*APR = Annual Percentage Rate, *APY = Annual Percentage Yield,
***Community Service Achievement—For each Community Service participation, \$5.00 will be deposited into your account, \$50.00 maximum/year.
See Credit Union for a list of organizations.
Subject to change without notice.



Federally Insured by NCUA

