

**LEARN HOW SAVING  
EARLY PAYS.**

**LEARN WHAT IT  
MEANS TO BELONG  
TO A CREDIT UNION.**

**SET SAVINGS GOALS.**



# *Teen Savings Club*

**OPEN TO ANY VCCU MEMBER  
AGE 13-18.**

**NO MONTHLY FEE.**

**DEPOSIT EARN POINTS, WHICH  
CAN BE REDEEMED FOR PRIZES.**

**QUARTERLY NEWSLETTER  
WITH FUN TIPS AND GAMES.**

**EARN POINTS FOR GOOD  
GRADES.**

**EARN DOUBLE POINTS FOR  
YOUR BIRTHDAY.**

**SPECIAL ACTIVITIES AND  
CONTESTS JUST FOR TEENS!**

**SCHOLARSHIP OPPORTUNITIES  
AVAILABLE!**



**FIND US ON FACEBOOK!**

# TEEN CLUB SAVINGS ACCOUNT RULES

TEEN CLUB MEMBERSHIP IS OPEN TO CREDIT UNION MEMBERS AGE 13-18.

A SAVINGS ACCOUNT MUST BE OPENED IN THE TEEN'S NAME. MINIMUM BALANCE OF \$25.00.

CLUB POINTS WILL BE EARNED FOR EACH DEPOSIT OF AT LEAST \$5.00; 5 POINTS FOR EVERY \$5.00 THEREAFTER. DEPOSITS MUST BE MADE IN PERSON. POINTS ARE EARNED AT TIME OF DEPOSIT. NEW POINT CARDS ARE AVAILABLE UPON REQUEST. (DIRECT DEPOSITS, NIGHT DEPOSITS, MAILED DEPOSITS, TELEPHONE TRANSFERS, AND AUTOMATIC TRANSFERS ARE NOT ELIGIBLE TO EARN POINTS.)

DEPOSITS MUST REMAIN IN THE PRIMARY SHARE ACCOUNT FOR AT LEAST 3 MONTHS TO RETAIN POINTS EARNED.

A MAXIMUM OF 1,000 POINTS MAY BE EARNED EACH CALENDAR YEAR. NO MORE THAN 2,000 POINTS CAN BE REDEEMED IN A YEAR.

EXISTING VCCU MEMBERS WHO WISH TO ENROLL IN THE TEENS CLUB WILL BE AWARDED UP TO 200 POINTS UPON ENROLLMENT, BASED ON SAVINGS BALANCE AS OF THE DATE OF ENROLLMENT.

EACH "A" (OR EXCELS, ETC.) FROM A SCHOOL REPORT CARD EARNS 10 POINTS. EACH "B" (OR ACCEPTABLE, ETC.) EARNS 5 POINTS. REPORT CARDS WILL BE INITIALED BY A VCCU EMPLOYEE WHEN THE POINTS ARE AWARDED. (MAXIMUM OF 50 BONUS POINTS WILL BE AWARDED.)

POINT CARD(S) MUST BE PRESENTED AT TIME OF POINTS REDEMPTION.

PRIZES AVAILABLE AT EACH LEVEL ARE SUBJECT TO AVAILABILITY AND MAY CHANGE AT THE DISCRETION OF THE CREDIT UNION.

POINTS MAY BE REDEEMED AT ANY TIME, WHEN AT LEAST 50 POINTS HAVE BEEN EARNED. POINT REDEMPTION LEVELS ARE AS FOLLOWS: 200; 500; 1,000; 2,000.

TEENS ARE RESPONSIBLE FOR THEIR PUNCH CARDS. THE CREDIT UNION WILL NOT REPLACE LOST OR MISPLACED CARDS.

**DIVIDEND PERIOD: QUARTERLY.**  
THE DIVIDEND DECLARATION DATE IS THE LAST DAY OF THE QUARTER.

**DAILY BALANCE COMPOUNDING METHOD:**  
DIVIDENDS ARE CALCULATED BY THE DAILY BALANCE METHOD WHICH APPLIES A DAILY PERIODIC RATE TO THE BALANCE IN THE ACCOUNT EACH DAY.

**THE DIVIDEND RATE AND THE ANNUAL PERCENTAGE YIELD MAY CHANGE EVERY QUARTER AS DETERMINED BY THE CREDIT UNION BOARD OF DIRECTORS.**

**FEES AND CONDITIONS**  
THERE IS A \$15.00 CHARGE FOR CLOSING YOUR MEMBERSHIP SHARE ACCOUNT IN THE FIRST 3 MONTHS AND A \$10.00 CHARGE TO CLOSE IT BETWEEN 3 AND 6 MONTHS OF OPENING.



Federally insured by NCUA

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