

Start Building Your Financial Future Now!



Youth Accounts

Saving even a small amount now can give you more financial freedom later! Firelands FCU Youth Accounts are designed to encourage children and teens to develop a savings routine that will stick with them for a lifetime.

Boost Your Savings!

Bring this card in when opening a new Youth Savings Account and we'll **match** your deposit up to \$10!*

Did you know about our **Bonus Rate Special*?**Designed just for young savers, this offer lets kids earn more while learning the power of saving.

Stop in any branch to learn more!



^{*} Terms and conditions apply. Visit firelandsfcu.org/specials for more details.

Youth Certificates * Minimum to open: \$100

• 12 and 24-month terms available with great rates

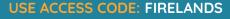
Teen Checking Club*

- Available to those ages 13-17
- Competitive dividends on balances \$5 or more
- No monthlu service fees
- No minimum balance requirements
- · Free online and mobile banking
- Visa® ATM/Debit Card

Kids Savings Club

- · Available to those age 12 and under
- Initial deposit of \$5.00 required
- · Choose a aift from the Treasure Chest with every deposit made by the child
- Kids Savings Club Bi-Annual Newsletter

Firelands FCU members get **FREE** access to Zogo, a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons. Download Zogo on your phone or tablet from the app store and start earning REAL gift cards to Starbucks, Amazon, Target and MORE!





The Best Debit Card For Kids:

Choose FamZoo!

Firelands FCU, in partnership with FamZoo, offers debit cards for kids and teens—making money management simple for them and stress-free for you!

Transfer funds easily when you download the FamZoo app that is built for you and your child. Check out the flexible features for all families.





(2) Call 800-276-5775



Click firelandsfcu.org



Stop by your nearest branch today!

^{*} limit varies based on age

^{*} Must show proof of Social Security Number, Passport, or other acceptable government-issued ID to open account. Must have parent or guardian consent for Teen Checking Accounts & ATM/Debit Cards.