

Youth Accounts

Our youth accounts are designed to help our youngest members build a bright financial future. From basic money concepts to teaching real-world skills, our youth accounts and programs can help them prepare for independence.

Savvy Saver: AGE 0 - 11

Clearwater's Savvy Saver program is a fun and age-appropriate way to start learning the basics about money and finances.

- **Access to our SmartSaver Certificate with a great rate.**
- **Frequent depositor program with fun prizes.**

My Money: AGE 12 - 15

My Money members move up to learning more advanced skills about managing their own money.

- **Access to our SmartSaver Certificate with a great rate.**
- **Frequent depositor program with drawings for VISA Gift Cards.**
- **Access to free online financial literacy modules developed with a teen's specific needs in mind.**

Financial Freedom: AGE 16 - 22

Designed for members who are finding their independence, this program focuses on life skills - how to budget, save, choose a credit card, and manage payments.

- **Educational seminars.**
- **Eligibility for checking and credit privileges with parent co-signer if under age 22.**
- **Access to our SmartSaver Youth Certificate with a great rate.**

SmartSaver Youth Certificate

With our SmartSaver Certificate, your child can earn competitive dividends that mature on their 18th birthday. Before they can access those funds, they'll need to complete a series of seminars on budget basics, draft accounts, auto loans, and credit cards.

- **Minimum balance \$100**
- **5.00% Annual Percentage Yield (APY)**
- **Maximum amount \$1,000**
- **May be added to in \$100 increments, up to \$500/month**
- **Dividend rate reduced to 1.00% retroactively if funds are withdrawn before maturity date and/or if education requirements are not complete by maturity date.**

SmartSaver Youth Seminars

Ready to complete the required courses to access your SmartSaver funds? Register online at clearwatercreditunion.org and we'll email you your student credentials - along with instructions for the Financial Education site MoneySKILL, where you'll find interactive financial literacy modules designed specifically for youth.

Credit Union Student Choice

Don't let gaps in federal funding keep you from getting your education. Our Student Choice Private Lending Solution provides the additional funds you need and features you want, including:

- **Zero origination or prepayment fees**
- **Lower interest rates**
- **Flexible repayment options**
- **Easy online application and approval**
- **Convenient line of credit structure that lets you apply once and secure financing for your entire college career***

Visit clearwatercreditunion.org to learn more

*Subject to qualification and annual credit review.



(406) 523-3300

clearwatercreditunion.org

All loans subject to approval. Federally insured by NCUA.

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CREDIT UNION
Student Choice