

Things Parents Should Know

Thrifty Infants and **Thrifty Juniors** are **savings accounts** that allow you to put money away for your pre-schooler or primary school-age child. As parent or guardian, these special savings are attached to your own credit union account, fully under your control.

- 🌿 You can start one of these accounts with just \$25!
- 🌿 When your child reaches age 12 they can then open a **Thrifty Teens** membership account on their own.

Thrifty Teens is a **membership account** for kids from 12 to 15 years old. More than just a savings account, your child gets to become a youth member of the credit union, with special privileges and benefits!

Thrifty Teens get an account in their own name, can make their own deposits and will receive regular statements. This helps teach your child money management skills and gets him or her comfortable with conducting business with a financial institution.

As parent or guardian, you'll be able to maintain parental oversight on the account and supervise certain activity, such as savings withdrawals. When your child reaches age 16, their **Thrifty Teens** account will automatically convert to a full membership account. They'll then have access to nearly all of the credit union's many products, services and benefits.

It takes just **\$125** to open a **Thrifty Teens** account.

Turn and read more inside!



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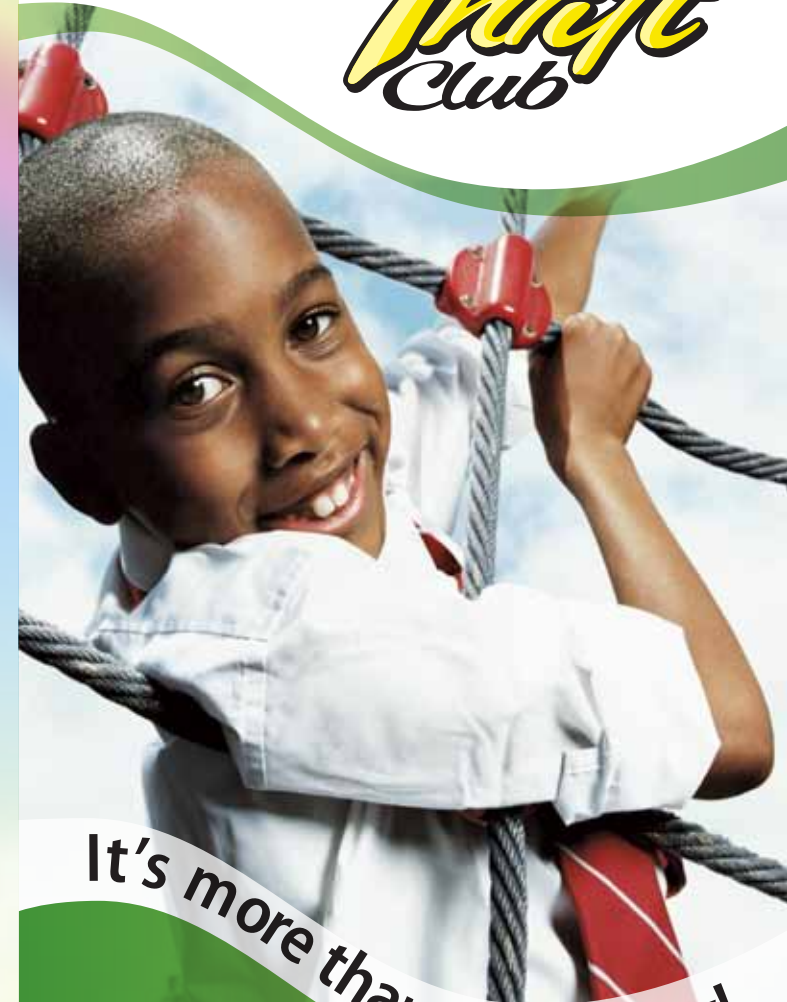
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Please call or visit any of our branches for more information and special conditions regarding specific products or services. The enclosed information was correct at time of printing but is subject to change without notice.

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The logo features a stylized tree with green leaves at the top. Below the tree, the word "Thrifty" is written in a large, yellow, cursive font with a black outline. Underneath "Thrifty", the word "Club" is written in a smaller, black, cursive font.



It's more than just money!

Thrift Club is a one-of-a-kind savings account for children packaged with exciting benefits and opportunities.

Once your child becomes a **Thrift Club** member they get to save the fun way and get cool rewards and opportunities such as:

- ✔ Premium interest rate on their savings
- ✔ Free gift on sign-up*
- ✔ Developing leadership skills
- ✔ Networking with children their age
- ✔ Attending annual camps and parties
- ✔ Developing community consciousness
- ✔ Learning money management & business skills
- ✔ Developing public speaking skills
- ✔ Awards for excellent academic performance

Thrift Club is so much more than just money!

The Thrift Club savings programme is carefully tailored to meet your child's needs as they grow.

Thriftful Infants – Pre-schoolers up to 5 years old

A great way for you to start preparing and saving for your child's future!

- ✔ Premium interest rate on savings
- ✔ Free gift on sign-up*



Thriftful Juniors – Primary school age 5 to 11 years

Introduce your child to money matters and help them to develop a smart approach to saving and spending.

- ✔ Premium interest rate
- ✔ Free gift on sign-up*
- ✔ Opportunity for annual 11 Plus awards



Thriftful Teens – Secondary School age 12 to 15 years

The Thriftful Teen account is a membership account. The emphasis at this stage is on personal development and teaching valuable life skills.

- ✔ Premium interest rate
- ✔ Free gift on sign-up*
- ✔ Opportunity for annual C.X.C. awards
- ✔ Opportunity to serve on the Thrift Club Executive
- ✔ Special Member ID Card



* Free gift on sign-up while stocks last!

