



NorthRidge[®]
Community Credit Union

Helping to reach your financial summit.



Gotta Have It!

Ages 13—18

Teen Green Checking and Cyber Certificate of Deposits
Top Performance Savings

Your Financial Future Starts Today!

We believe that financial literacy is an essential part of preparing the next generation of adults for the future. This is why we developed **CU Cyber Connection** especially for our young members ages 13—18. With a parent/guardian joint on your accounts, you can learn valuable financial habits through the use of your own accounts including:

Teen Green Checking

The only requirement on this checking account is:

E-statements

\$5 opening balance

Features:

Free On-Line Banking

Free E-statements

Free Visa Debit Card

Free On-Line Check Copies

Free Notary Service

Free 24/7 Telephone Banking

Unlimited Check Writing

Receive a coupon for a .25 bonus points added to your new Cyber CD.

First Box of Checks Free

Top Performance Savings

Set a saving performance goal with your credit union. If your goal is met by the target date established, you will be entered to win an IPOD Touch the first week of 2010.

Features:

Set a goal with your friends at the CU

Select a Goal Target Date

Add Funds Monthly To Reach Your Goals

If your goal is met by the savings target date, that money can be transferred to a Cyber CD with a .25 bonus basis point above the current rate of return.

Cyber Certificate of Deposit

Opening Balance \$100

Features:

Convenient Terms:

6, 9, 12, 24 month terms

The Cyber CD allows teens unlimited deposits of increments of \$100 to their CD

With a Teen Account from your credit union, you will have the opportunity to open your first checking account and certificate of deposit. In addition, we have competitive rates on our Top Performance Savings which give you a reason to start saving money for college, or any other special purchases you are planning for the future. Once you open your Teen Account, be sure to track your deposits, withdrawals, purchases, and fees in your register so you don't spend more than you have in your account. Regularly go to online banking and compare your records. And always make sure you have enough money in your account before you use your debit card or make a withdrawal.