

FINE TUNE\$ Just 4 U

“Financial services
that are in
tune with
today’s
youth.”



FINANCIAL *Plus* Federal Credit Union

welcom 2 Fine Tune\$ (Welcome to Fine Tune\$)

Fine Tune\$ is not your average youth savings account. Fine Tune\$ is our youth account designed to help you get started on the path to financial independence. Financial Plus has packaged all the financial tools to give members 16 to 18 years old the freedom to save, spend and budget their money.

wot U gt (What You Get)

Fine Tune\$ contains all the tools you need to handle your money:

- Savings account (\$5 minimum balance required)
- Free checking account
- Visa debit card with access to your account at ATMs and merchants displaying the VISA logo
- Visa credit card (minimum limit \$200; maximum limit \$500)*
- Free services:
 - ~ Direct Deposit of your payroll (based on availability of direct deposit from your employer)
 - ~ HFS online banking (Home Financial Services – view your balances, make transfers, see your transactions, all online)
 - ~ E-Statements (receive your statement online)
 - ~ TTT (Touch Tone Teller) – get your balances, make transfers all by phone

**Open a
Fine Tune\$
account
and receive
10 FREE Music
Downloads!**

gt redy (Get Ready)

Put your money management skills to the test. To be prepared to handle your money in a responsible way you need to prepare yourself. To be a member of Fine Tune\$ you will be required to complete our *Dollars to Downloads* training course. The *Dollars to Downloads* training course includes:

- How to set your future savings and spending goals
- Basics of money management
- Credit Score facts
- Writing checks and keeping a checkbook register
- Debit card knowledge including ATM and Personal Identification Number (PIN) safety
- Understanding how a credit card works

Take the *Dollars to Downloads* training course quiz at any of our Financial Plus locations. Go to www.FinancialPlusFCU.org to find a list of our locations and hours of operation. If you have any questions, please call us at (810) 244-2200, or toll free at (800) 748-0451.

fre gft 4 cyning ^ 4 Fine Tune\$ (Free Gift for Signing Up for Fine Tune\$)

**Open a Fine Tune\$ account and receive 10
FREE Music Downloads!**

Stop in at any one of our locations to open your Fine Tune\$ account and you'll receive a gift card good for 10 Free Music Downloads as a thank you for choosing Fine Tune\$ from Financial Plus.

*Credit card approval is based on Fine Tune\$ member's Grade Point Average (GPA), employment status, and successful completion of the financial literacy course provided by Financial Plus Federal Credit Union. To verify GPA, Financial Plus must be provided with a copy of the student's most recent report card or transcript information.

If the Fine Tune\$ member is employed, the credit card credit limit is: \$500 with a GPA of 3.5 or higher; \$300 with a GPA of 3.0 to 3.49; \$200 with a GPA of 2.5 to 2.99. If the Fine Tune\$ member is not employed and has a GPA of at least 2.5, the credit card credit limit is: \$500 with parent/guardian credit score of 680 or higher; \$300 with parent/guardian credit score of 610 to 679; or \$200 with parent/guardian credit score of less than 610.

After the Fine Tune\$ member becomes 18 years old, he/she will be required to update and sign regular account documentation, or the account will be subject to closure. At age 19 years old, the Fine Tune\$ account will be converted to a regular account.

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TUNES\$... Music to Your Ears & Your Wallet!

The 4-1-1 on joining Fine Tunes\$

Want to join the Fine Tunes\$ crowd? It's a no-brainer. Fine Tunes\$ members must meet the following requirements:

- Be between the ages of 16 and 18 years old
- Live, work, attend school, worship, or volunteer in Genesee County, Lapeer County, Shiawassee County, or Deerfield or Tyrone Townships in Livingston County.
- Have a valid driver's license or Michigan ID
- Successfully complete the Dollars to Downloads financial literacy courses
- Have a Grade Point Average (GPA) of at least 2.5 to qualify for a Visa credit card (credit limit based on GPA and other factors; we'll need a copy of your most recent report card or transcript)
- Based on your current employment status, have a parent or guardian sign the Parental/Guardian Consent

Form (birth certificate copy or guardianship forms and a copy of his/her driver's license is required to verify parent/guardian):

- ~ **not employed** – you must add your parent or guardian as a joint-owner and co-applicant on your account
- ~ **employed** – with proof of employment (copy of your most recent pay stub), you do not need a parent or guardian as a joint-owner and co-applicant on your account – parent or guardian must sign a consent form to open the Fine Tunes\$ account.

When you turn 18 years old, you will be required to update and sign a new account application and agreement in order to maintain your Financial Plus account as an adult. Should you have any questions about Fine Tunes\$, please stop at one of our offices or call us at (810) 244-2200 or toll free (800) 748-0451.

Note to Parents/Guardians

Fine Tunes\$ has been designed by Financial Plus Federal Credit Union to empower Fine Tunes\$ members with financial responsibility and the educational training to prepare for challenges of being financially responsible as they transition into adulthood.

Before your teenager can open a Fine Tunes\$ account, they must complete our Dollars to Downloads educational course and pass a short quiz at one of our convenient locations. Once complete, they will be eligible to open their Fine Tunes\$ account and receive a gift card for 10 free music downloads.

If your teen has a job, they may open their Fine Tunes\$ account independently (without a joint owner or co-applicant). If your teen does not have a job, then we require a parent or guardian to be a joint owner and co-applicant on the account. We require all Fine Tunes\$ account applicants to have a parent or guardian sign at any of our locations, or provide a notarized acknowledgment form, before the account is opened.

All Fine Tunes\$ accounts include the following customized products/services:

- Savings account (requires a \$5 minimum balance)
- Free Checking account
- Visa Debit Card
- Visa Credit Card – optional at the discretion of the parent/guardian (limit from \$200 to \$500 based on employment status, GPA, and other factors)
- Direct Deposit of payroll (if employed and available from the employer)
- Touch Tone Teller – 24/7 account access via the telephone
- Home Financial Services (HFS) – online banking
- E-Statements – access to the monthly statement online through HFS (enrollment required)

As a parent or guardian, besides giving acknowledgment for your teenager to open a Fine Tunes\$ account, you will play an important role in mentoring and encouraging your teenager's fiscal responsibility.



G-3381 Van Slyke Road, Flint • G-5256 Corunna Road, Flint Township
G-7048 Miller Road, Swartz Creek • 15125 Silver Parkway, Fenton
8250 S. Saginaw Street, Grand Blanc



"IMPORTANT INFORMATION REGARDING YOUR CREDIT CARD ACCOUNT"

Annual Percentage Rate (APR) for Purchases	The current APR is 5.0% variable, as of July 1, 2008 and is valid through June 30, 2009. The minimum APR that can apply is 5.0%.
Other APRs	Cash Advances: the current APR is 15.0% variable, as of July 1, 2008 and is valid through June 30, 2009. The minimum APR that can apply is 15.0%.
Variable Rate Information	Your Annual Percentage Rate may vary each year (July 1 - June 30), and is determined by adding a "margin" of zero percent for purchases and a "margin" of 7% for cash advances to the Prime Lending Rate, published under Money Rates in the Wall Street Journal, in effect three business days prior to July 1.
Grace Period for Purchases	To avoid Finance Charge on purchases, pay the full amount of the new statement balance within 25 days of your statement closing date.
Method of Calculating the Balance	Average Daily Balance (including New Purchases) Method.
Annual Membership Fee	None
Minimum Finance Charge	None
Cash Advance Fee	None
Balance Transfer Fee	None
Late Payment Fee	\$29.00 (\$15.00 if account balance is \$500 or less) if you fail to make at least the Minimum Payment shown on your monthly statement within 25 days of the closing date of that statement.
Over-the-Credit-Limit Fee	\$29.00 (\$15.00 if account balance is \$500 or less) for each transaction in which the balance on your account exceeds your credit limit.
International Transactions	1% of the U.S. dollar amount of the transaction (rounded to the nearest dollar), whether originally made in U.S. dollars or converted from a foreign currency.

This information was printed on 8/15/08, and is accurate as of that date, but is subject to change after that date. Contact the credit union at 810-244-2200 or toll-free 800-748-0451 for changes in these terms since it was printed.



FINANCIAL *Plus* Federal Credit Union

Fine Tunes\$ Membership Application and Signature Card

Fine Tunes\$ Applicant Information Current Financial Plus member? Yes No If yes, account # _____

Name _____ Social Security # _____

Address _____ City _____ State _____ Zip Code _____

Date of Birth _____ School Attending _____ Grade Level _____ GPA* _____
*Must provide most recent GPA results.

E-mail Address _____ Driver's License or MI ID # _____

Phone #: Home _____ Cell _____ May we send you text messages? Yes No

Are you currently employed? Yes No If no, parent/guardian must sign below and complete the "Parent/Guardian Consent for Services Form" section to the right.

Employer (Company) _____ Position _____

Address _____ City _____ State _____ Zip Code _____

Monthly Income _____ Length of Employment _____ Months Years

Joint Owner/Co-Applicant (Parent/Guardian) Information

This section is only necessary if the Fine Tunes Applicant is not employed, OR if it is the desire of Fine Tunes Applicant for the Parent/Guardian to be a joint-owner on the account and co-applicant on the credit card. The person listed below will own all accounts jointly, and by signing below, he/she acknowledges and agrees with Financial Plus Federal Credit Union that all sums paid into these accounts by any of said joint owners (including the primary member), with all accumulation thereon, are owned by them jointly, with right of survivorship, and shall be subject to withdrawal or receipt by any one of them. Unless the "No, I do NOT authorize the Visa Credit Card" on the *Parental/Guardian Consent for Services Form* is checked, I/we are applying for a Visa Credit Card Line-of-Credit loan. If Financial Plus Federal Credit Union approves the loan and issue you a Card, I/we agree to be bound by the terms and conditions contained in the *Credit Card Disclosure of Account Terms*.

Name _____ Social Security # _____

Address _____ City _____ State _____ Zip Code _____

Date of Birth _____ E-mail Address _____ Driver's License # _____

Employer (Company) _____ Position _____

Address _____ City _____ State _____ Zip Code _____

Monthly Income _____ Length of Employment _____ Months Years

USA PATRIOT Act Notice

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the financing of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account we will ask for personal information about you and any person designated as a joint owner on the account. The information we request for individuals may include name, address, date of birth, social security number, and other information that will allow us to identify those persons. We may also ask to see a driver's license or other identifying documents.

Taxpayer Identification Certification

INSTRUCTIONS TO SIGNER: If you have been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding due to payee underreporting and you have not received a notice from the IRS that the backup withholding has terminated, you must strike out the language in clause 2 of the certification you sign below.

Please check this box if this applies to you.

Under penalty of perjury you certify the following: (1) The number shown on this form is your correct taxpayer identification, (2) you are not subject to backup withholding because (a) you are exempt from backup withholding (b) you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified you that you are no longer subject to backup withholding, and (3) you are a U.S. Person (including a U.S. Resident Alien). Please consult IRS Publication 1679 for additional information on backup withholding and a copy of IRS Form W-9. Your signature below acknowledges you have read this section of the Application.

Authorization and Agreement

By signing below, I/we apply for membership and additional accounts or services in Financial Plus Federal Credit Union and certify that all statements made are true and correct and are submitted for the purposes of qualifying for membership and/or obtaining credit or other services from the credit union. I/we hereby acknowledge receipt of a Membership/Account Agreement, Fee Schedule, and Rates Sheet, and I/we agree to be bound by the terms and conditions contained therein, including but not limited to all fee requirements, as well as the Bylaws, Policies and Procedures, and all applicable laws and regulations governing the credit union in effect, including any changes thereto. I/we further acknowledge and agree that the Credit Union may change any term or provision of said Agreements and disclosures upon thirty (30) days notice or such shorter notice period as may be required by law or regulation. I/we authorize the Credit Union to verify or obtain further information about us, as it may deem necessary, including through the use of reports obtained from consumer reporting agencies and in accordance with the Credit Union's Customer Identity Program pursuant to the USA Patriot Act. The parties further acknowledge that the provision of all financial services by the Credit Union is subject to qualification and approval. The parties agree that their use of any credit union accounts and/or services indicates their agreement to abide by the terms and conditions of the applicable disclosures and any future amendments thereto.

I/we promise to repay all debts, fees, charges, and the FINANCE CHARGE thereon arising from any use of the Visa Credit Card. If two or more persons have applied for the Visa Credit Card Account, the Account is joint; that is, each of you, separately and jointly with each other, are liable for all debts on the Account and FINANCE CHARGE thereon. If we receive notice from any person obligated on this Agreement disclaiming liability for amounts owed under this Agreement, we may close the Account. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Primary Accountholder's Signature _____ Date _____

Joint Accountholder's/Co-Applicant's Signature _____ Date _____

Upon completing the application, you may:

Drop Off
at one of our convenient locations

Fax
to (810) 244-2511

Parental/Guardian Consent for Services Form

Applicant Name _____

As the parent or legal guardian (check below) of the above-named minor, I acknowledge that he/she will be opening a *Fine Tunes\$ Youth Account*; that he/she will receive the services list below; and that he/she will be held responsible for abiding by the terms and conditions regarding this account as set forth in *Financial Plus Federal Credit Union's Membership and Account Agreement*.

- Share Savings Account
- Checking Account
- Direct Deposit (if available from employer)
- Visa Debit Card
- Visa Credit Card (maximum credit limit of \$500)
- Home Financial Services (HFS) – Online Account Access
- Touch Tone Teller – Telephone Account Access
- E-Statements

Important:

1. **Must provide a copy of birth certificate or guardianship paperwork.**
2. **If signed other than at a Financial Plus location, parent/guardian signature must be notarized.**
3. **Parent/guardian must provide a copy of his/her driver's license or other identifying documents.**

- Parent Legal guardian (check one)
 No, I do NOT authorize the Visa Credit Card.

Parent/Guardian Name – please print _____

Parent/Guardian Signature _____

Date _____

FOR CREDIT UNION USE ONLY

Approved by _____

Branch _____ Date _____

Credit Limit _____

Signature Verified by _____