



**A Partnership for Financial Education
Between Marshall Middle School &
Marshall Community Credit Union**



839 West Green St. Marshall, MI 49068
1157 East Michigan Ave Battle Creek, MI 49014
(269) 781-9885 marshallcommunitycu.com

By signing, I agree the terms and conditions of this account and acknowledge receipt of applicable disclosure. The undersigned requests the above credit union to open a multiple name share/savings account, to be known as the account number indicated in which sums paid to the credit union on shares and accumulations shall be paid to the following parties, on proper withdrawal demand by BOTH parties. Under penalties of perjury I certify: (1) that the number shown on this form is my correct taxpayer ID#. And (2) that I am not subject to back-up withholding either because I have not been notified that I am subject to back-up withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified that I am no longer subject to back-up withholding, and I am a U.S. person (including a U.S. resident alien). (Strike out the language above if the IRS has notified you that you are subject to backup withholding and laws not terminated that notification.) The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

The CU In School Program is a partnership agreement in education between MCCU and area schools. The program allows students to do deposits at a minimum .25 and withdrawals of \$20.00 or less with only a student signature. Joint member/guardian may submit request of withdrawal lesser amount. Withdrawal amounts over \$20.00 requires two signatures; the joint member/guardian and the primary member. A Youth Share Account requires a minimum balance of \$5.00. A minimum balance of \$50.00 must be maintained if either of the following occurs: (1) Age 18 (2) An additional product or service is added to the account, not including MCCU Online. The par value of a share in this credit union is \$50.00.

Please Complete the Following:

1. Copy of Joint Owner's Drivers License
2. Copy of Student's Social Security Card
3. Minimum \$5.00 Deposit
4. Completed Application

Application Primary Member/Student

If your student is already an MCCU Member, please fill out the area shaded in light green only.

Full Name: _____ **Soc. Sec. #** _____

Account Number: _____ **Date of Birth:** ____/____/____

Mother's Maiden Name: _____ **Address:** _____

City: _____ **State:** _____ **Zip:** _____

Home Phone: (____) _____

Name of School Attending: _____

Joint Member/Parent/Guardian

Full Name: _____ **Soc. Sec. #** _____

Date of Birth: ____/____/____ **Signature:** _____

Check box for Joint Owner Signature Required for ALL withdrawals.

If returning to school, place in a sealed envelope labeled "CU in School" to protect personal information.

Date Opened: _____

Members First Officer: _____

Saving Money Has Never Been So Hands-on!

Introduce your student to the benefits of **CU In School**—A partnership for education with **Marshall Community Credit Union and Marshall Middle School**. CU In School provides an exciting hands-on approach to saving and spending money wisely.

- ◆ **CU In School** is designed to help students learn work ethics and money management.
- ◆ **CU In School** features hands-on activities and training to help your student learn the value of money.
- ◆ With **CU In School**, students will learn the tools needed to gain financial responsibility.
- ◆ When your student joins **CU In School**, they will have their own savings account and will be encouraged to develop savings goals and healthy spending habits. MCCU realizes how important a solid financial education plays in the development of our youth. The earlier our young people learn financial responsibility, the more likely they are to carry these patterns into adulthood.

As a CU In School member, your student will receive:

- ◆ Special CU In School savings account
- ◆ CU In School Membership Card
- ◆ Savings Folder
- ◆ Passbook to track deposit growth
- ◆ Opportunities to apply for volunteer positions at the school branch
- ◆ Opportunity to qualify for quarterly & annual drawings with each \$100 deposit
- ◆ Incentive rewards for reaching various levels of savings
- ◆ An invitation to all youth events



If your student is a previous member of CU In School at Walters, Gordon, Marshall Academy, or Mar Lee School, they're already a member! Please fill out the attached form with their name & account number only.

There is absolutely no cost involved in joining CU In School:

A minimum initial deposit of **\$5.00** remains in the account after opening. Anyone who joins **CU In School** remains a member of the credit union for life, no matter where they live (as long as they maintain membership in good standing).

For financial assistance with the initial deposit, please contact MCCU's Youth Representatives at (269)781-9885.

Your student will become a confident saver and responsible borrower with CU In School!

Important Information

A parent or legal guardian must become a joint owner, so we need some specific information from you. Please complete the attached application and return it to MCCU along with a photocopy of a joint owner picture I.D. and copy of the student's social security card.

If you choose to mail the application to MCCU, we will contact you upon receiving the application and \$5.00 initial deposit.