

Get Money Smart

YOUTH SAVINGS & CERTIFICATES

Ages under 18

Your 1st United membership comes standard with a basic savings account. You'll earn interest on balances over \$100 just for keeping it in your account. Members under age 18 will also receive a free Road To Savings map, a fun and interactive way to earn prizes as you reach your savings goals.

Want more? Our certificates feature a lowered minimum of \$100 and a 12-month term for members under age 18. Certificates typically earn more than a regular savings account, but your money has to remain there for a particular period of time.

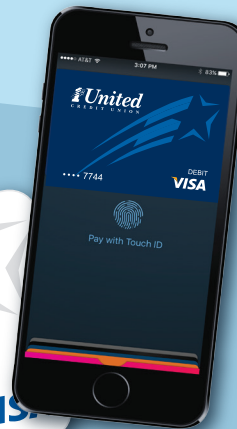


STARTER CHECKING & FREE DEBIT CARD

Ages 12 and older

Manage your money with free access to online banking, mobile banking and any of our 30,000 nationwide ATMs. A debit card is perfect for responsible spending—in store or online—so you don't need to carry cash. There's no direct deposit requirement, no minimum balance requirement and no monthly fees.

Better yet, our simple checking account is protected from overdrafts for members under age 18. That means, if you don't have the money, we won't let you spend it, saving you money on fees. Over time, as your spending responsibility grows, we can add this valuable feature.



STARTER VISA PLATINUM CARD

Ages 18 and older

No credit? No problem. Our Visa Platinum Starter Card is designed to help you build credit with very low risk. If you're 18 and have a job or a co-signer, we'll give you a Visa Platinum Starter card with a manageable \$750 credit limit and no annual fee. With responsible use and timely repayment, your credit will grow quickly and positively. Periodically, we'll review your credit and your payment history to see if you qualify for incremental limit increases.

FIRST-TIME CAR LOAN

Ages 18 and older

If buying a new or used car is in your future, we can help. When you're car hunting for a make and model, don't forget the importance of a low rate and an affordable payment. Our unique first-time car loan program puts you in the driver's seat—even if you don't have established credit. Or, you can use a parent as a co-signer, which may help you qualify for our best rates. Simply give us a call, our loan specialists can help find the best option to suit you.



WE'RE HERE TO HELP.

Today is the first day of the rest of your life. Take that first step with 1st United Credit Union.

We know that starting to manage your own money can be confusing and intimidating. That's why we've developed a simpler, faster and friendlier money experience especially for youth and young adults, like you.

With custom-built accounts like simple checking, first-time car loans, Visa Platinum starter cards and low-minimum certificates, you've got the tools to build a bright financial future.

Let's get started.

Responsible money management is crucial to starting a positive credit history—and we're here to help.

Visit us online at 1stunitedcu.org to get started.

Checking account and debit card establishment are subject to approval through ChexSystems and are available for ages 16 and older. Members age 12-15 require an adult joint owner. Must be 18 or older to apply for loans or credit cards. Loans are subject to credit approval. Requires no adverse credit history, one year minimum permanent employment and permanent residency. Starter cards: Annual Percentage Rate (APR) is a variable rate, ranges between 9.15% and 18.15%, is tied to the Prime Rate and is based on creditworthiness. Foreign transaction fees are 2.00% of each transaction in U.S. Dollars. First-time car loan: If no co-signer, first-time borrower must have \$3,500 minimum gross monthly income and 10% cash down. Loan limited to 100% loan to value to a maximum of \$21,000. Federally insured by NCUA.

On the Road to Your Financial 1sts

FOUR SIMPLE ACCOUNTS TO A BRIGHT FINANCIAL FUTURE.



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