

Please open an account for my son/daughter with the Kids' Credit Union, a school approved program.

Student's Full Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

School: \_\_\_\_\_

Grade: \_\_\_\_\_

Parent/Guardian's Full Name  
(Joint Account Holder): \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**We believe in the value of  
the face to face  
banking relationship.**

**8 Locations to Serve You**

**Brocton**  
13 W. Main Street  
Brocton, NY 14716

**Cherry Creek**  
6834 Main Street  
Cherry Creek, NY 14723

**Clymer**  
562 Clymer-Sherman Rd.  
Clymer, NY 14724

**Jamestown Branch**  
1283 E. 2nd Street  
Jamestown, NY 14701

**Lakewood**  
168 E Fairmount Ave.  
Lakewood, NY 14750

**Westfield**  
7 Elm Street  
Westfield, NY 14787

**School Based Branch  
at SWCS**  
(students & staff only)

**School Based Branch  
at JHS**  
(students & staff only)

**While other financial  
institutions are closing  
branches, we are expanding!**

**www.665-7000.com**  
**TEL: 716-665-7000**  
**FAX: 844-965-9274**



**SOUTHERN  
CHAUTAUQUA**  
FEDERAL CREDIT UNION

Home of the...

**Kids'**  
**CREDIT  
UNION**

Your child can earn up to  
10% interest on as little as  
\$100 and graduate with  
\$10,000!





It's never too late  
to start saving  
for the future.

## KIDS' CREDIT UNION SHARE CERTIFICATE SCHEDULE



Age/ Grade	Amount Saved by June 30	Term of Certificate in Years	Projected Dividend	Dividend Earned
Age 0-1	\$100.00	15 years 5 mos.	10.00%	\$154.17
Age 2	\$100.00	14 years 5 mos.	10.00%	\$144.17
Age 3	\$100.00	13 years 5 mos.	10.00%	\$134.17
Age 4	\$100.00	12 years 5 mos.	10.00%	\$124.17
Age 5	\$100.00	11 years 5 mos.	10.00%	\$114.17
Age 6	\$100.00	10 years 5 mos.	10.00%	\$104.17
2	\$200.00	9 years 5 mos.	10.00%	\$188.33
3	\$300.00	8 years 5 mos.	10.00%	\$252.50
4	\$400.00	7 years 5 mos.	9.00%	\$267.00
5	\$500.00	6 years 5 mos.	8.00%	\$256.67
6	\$600.00	5 years 5 mos.	7.00%	\$227.50
7	\$700.00	4 years 5 mos.	6.00%	\$185.50
8	\$800.00	3 years 5 mos.	5.00%	\$136.67
9	\$1,000.00	2 years 5 mos.	5.00%	\$120.83
10	\$1,100.00	1 year 5 mos.	5.00%	\$77.92
11	\$1,200.00	5 mos.	5.00%	\$25.00
12	\$1,300.00	in savings account		<i>based on market rate</i>

SCHEDULE IS SUBJECT TO CHANGE rev. 10/06/2016

### Deposits may be made through:

- Our branches
- Any participating KCU school
- Our in-school branches at SWCS & JHS
- Direct Deposit -  
Routing number: 222381073
- Transfers through online banking

If a Kids' Credit Union Member meets his/her yearly savings goal, that exact amount is converted into a CD (Certificate of Deposit). CDs are issued in July and mature in December of the student's graduating year. Any funds in excess of the savings goal remain in the student's interest bearing savings account & will be applied to the next year's savings goal.

### ★ 5 for 5 Fallback CD

If your child is unable to meet his/her 6th–11th grade savings goal, there is a fallback savings goal of \$500. Your child will then qualify for a fall back CD of \$500, which will earn 5% interest.

The Kids' Credit Union was founded in 2004 with the goal of helping Chautauqua County students save for the future while learning about financial responsibility. Originally designed as a school based program, the Kids' Credit Union has expanded its membership to include children of all ages. Our in-school program begins in second grade with savings goals for each academic year and a monthly financial education lesson. The lessons cover topics such as saving, goal setting, interest and credit scores. The Kids' Credit Union financial education component is **FREE** to any school district that participates. Children **do not** have to attend a participating school to have a Kids' Credit Union savings account.

Children who join the Kids' Credit Union by second grade, and meet all savings goals, will graduate with \$10,000! Those who join earlier will likely have more savings to begin their adult lives. It is the hope of Southern Chautauqua Federal Credit Union (SCFCU) that students use their savings to help achieve their dreams for the future.

Each Kids' Credit Union member is asked to work toward the savings goal for his/her current age/grade level. The savings year runs from July 1st until June 30th to mimic the school year.

Prior to second grade, participants are eligible for up to 6 Certificates of Deposit

Upon entering the program in second grade, participants are eligible for 10 Certificates of Deposit

Maximum Certificates = 16

**Early Opt-out option:** There could be advantages to withdrawing funds early. SCFCU offers a one time opt-out option for members in their junior year.

### Joining is Easy!

If your child or a member of his/her immediate family lives, works, worships or attends school in Chautauqua County, he or she is welcome to join the Kids' Credit Union.

**Questions? Please Contact**  
Charlene Austin,  
Director of Financial Education,  
(716) 665-7000, ext. 2103  
[caustin@665-7000.com](mailto:caustin@665-7000.com)