

Please open an account
for my child with the
Kids' Credit Union.

Student's Full Name:

Street Address:

City: _____

State: _____ Zip Code: _____

SSN: _____-_____-_____

Date of Birth: ____/____/____

School Attended & Grade:

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

SSN: _____-_____-_____

Date of Birth: ____/____/____

Phone #: _____

Email: _____

Date: ____/____/____

Parent/Guardian's Signature:

8 LOCATIONS

LAKEWOOD
168 E. Fairmount Ave.

JAMESTOWN
1283 E. 2nd Street

DUNKIRK
3877 Vineyard Drive

CHERRY CREEK
6834 Main Street

CLYMER
562 Clymer-Sherman Road

SCHOOL BASED BRANCHES
(Student & Staff Only)

SWCS | FREWSBURG | JHS



We believe in
the value of the
face to face
banking
relationship!

WWW.665-7000.COM

P. 716-665-7000

F. 844-965-9274



**SOUTHERN
CHAUTAUQUA**
FEDERAL CREDIT UNION

HOME OF THE...

Kids'
Credit Union

savings program

Your child can earn up to
10% interest on as little
as \$100 and graduate with
over \$10,000 by meeting
each year's savings goals!

WOW!



*Yearly Deposit
rates apply.

It is the hope of Southern Chautauqua Federal Credit Union that children use their savings to help achieve their dreams for the future.

GOALS

Children who join and meet **ALL** savings goals, will graduate with a little over **\$10,000!**

The Kids' Credit Union is **FREE** to **ALL** children (under 18) who live, work, worship, attend school, or have a family member in Chautauqua County!

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

SOUTHERN CHAUTAUQUA
FEDERAL CREDIT UNION
HOME OF THE...

Kids' Credit Union
savings program



KIDS' CREDIT UNION SHARE CERTIFICATE SCHEDULE



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

Kids Credit Union CDs are locked at the opening of the CD. The above savings schedule and interest rates are subject to change without notice. rev. 03/12/2020. All Dividends will vary depending on actual day put into CD.

COOL

Participants are eligible for up to 16 CDs.

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.

HOW IT WORKS!

If a Kids' Credit Union Member meets their 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 remains in the student's interest bearing savings account and will be applied to the next year's savings goal.

DEPOSITS MAY BE MADE THROUGH:

- Our 8 branches (including the 3 HS branches)
- Direct Deposit - routing # 222381073
- Transfers through online banking

EASY

QUESTIONS? CALL US!

716-665-7000

5 for 5 Fallback CD

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