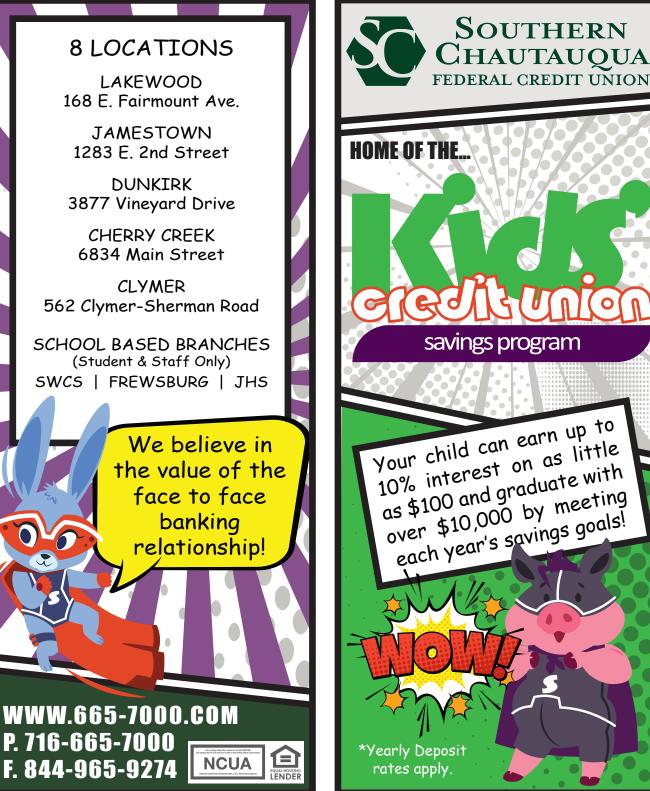
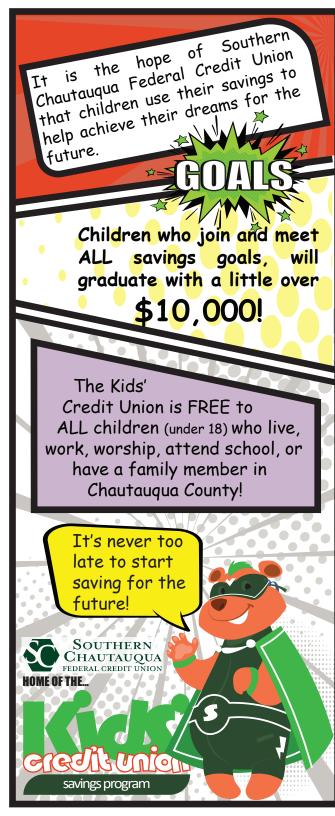
Please open an account for my child with the Kids' Credit Union.	
Student's Full Name:	
Street Address:	
 Сіту:	
State:Zip Code:	2
SSN:	
Date of Birth://	
School Attneded & Grade:	
Parent/Guardian's Full Name: (Joint Account Holder)	
Date of Birth://	
Phone #:	
Email:	
Date://	
Parent/Guardian's Signature:	V





## KIDS' CREDIT UNION SHARE CERTIFICATE SCHEDULE

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

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.



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.



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.

