

Youth Accounts Kids & Teens

**Enrich Your
Child's Life for
Years to Come**

Account Disclosure Information

Joint Share Agreement (Not Transferable)

Viriva Community Credit Union is hereby authorized to recognize any of the signatures subscribed in the payment of funds or the transactions of any business for this account. The joint owners of this account hereby agree with each other and with said credit union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any and all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor(s) shall be valid and discharge said credit union from any liability for such payment.

The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time. Any and all said joint owners may pledge all or any part of the shares in this account as collateral security to a loan(s) from the credit union. The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union which shall not affect transactions therefore made.

Minor Account Policy

Whenever shares of this credit union shall be issued in the name of any minor, or jointly in the name of a minor and any other person, the credit union may pay the dividends or earnings thereon, as well as the withdrawal value of such shares, to such minor without the assent of his/her parent or guardian. The receipt, acquittance or other action required by the credit union to be taken by the minor shall be binding upon such minor with like effect as if such minor were of full age and shall be a valid release to the credit union. The parent or guardian of such minor shall not, in his/her capacity as parent or guardian, have the power to attach or in any manner transfer any shares issued to, or in the name of, such minor.

Important Information About Procedures For Opening A New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

1. Eligible members of Viriva will receive one automatic entry each time you deposit at least \$25.00 into your Money Masters Savings Account during the fiscal quarter. Your Money Masters account balance must have increased at least \$25.00 per entry since the end of the calendar quarter in order to be eligible for the drawing. View complete details at Viriva.com/Money-Masters-Drawing.



Viriva.com
Info@Viriva.com
888-7-Viriva

Federally Insured by NCUA
Established 1936



Help Your YOUTH Build a Strong Financial Foundation

Open any youth savings programs with a minimum deposit of just \$5.00.

Treasure Savers

Kids Club Ages 12 & Under

Teach kids basic savings principles at an early age with our Treasure Savers Club. Our program will help build good financial savings habits.



Upon account opening, your child will receive a Treasure Savers packet, which contains lots of fun stuff, including their very own pirate map deposit slips, coin saver, and other cool financial literacy activities.

Upon each member's 13th birthday, he/she will be automatically enrolled in our Money Masters Club for teens!

Account Features

- ▶ Periodic financial literacy articles and tips
- ▶ Treasure Savers packet filled with fun goodies
- ▶ Stickers each time a deposit is made using the pirate map deposit slip as encouragement to help instill good savings habits
- ▶ Birthday bucks from Viriva
- ▶ Good Grades Program
- ▶ Online and Mobile Banking App Access

Want to learn more about all of the available account features? Visit Viriva.com/youth-savings-account.

Money Masters

Teens Club Ages 13 - 17

Help your teen(s) get on the road to financial success with a Money Masters Club Savings Account.

We'll be here to assist them through all of life's financial journeys, including their first Checking Account and Debit Card. We'll also be here as a trusted resource when they're ready to establish credit, or buy their first car.

Upon each member's 18th birthday, he/she will be automatically enrolled into a regular Savings Account.



Account Features

- ▶ Periodic financial literacy articles and tips
- ▶ Quarterly prize drawing¹ each time they make minimum deposit of \$25.00 or more
- ▶ Annual scholarship opportunities totaling \$4,000
- ▶ No monthly account fees
- ▶ Good Grades Program
- ▶ Online and Mobile Banking App Access



Youth Membership Application

Primary Account Holder (Youth Member):

Name: _____

Birth Date: _____

Social Security #: _____

Address: _____

Email Address: _____

Phone: _____

Joint Account Holder (Parent/Guardian/Other):

Joint Owner Name: _____

Joint Social Security #: _____

Address: _____

Email Address: _____

Your Viriva Account Number (if applicable): _____

Phone: _____

What is your relationship to the youth member?

☐ Parent ☐ Grandparent ☐ Other: _____

☐ Sibling (must be age 18 or older) ☐ Guardian

I acknowledge receiving a copy of the Agreements and Disclosures related to my account and I promise to be bound by the applicable terms and conditions of those Agreements and Disclosures. (Parent/Guardian as Joint Owner/Minimum Deposit Required is \$5.00). The par value of each share for members is \$5.00.

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien).

Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

Signature (minor): _____

Joint Signature: _____

Date: _____

CU Use Only: Acct.# _____ SF/MC: _____