



Holston Methodist  
Federal Credit Union

*"Historically Holston since 1956"*

# Y+ (Youth Plus)



**Financial Benefits  
for Teens  
Ages 13 - 17**

## Join today!

You're on your way  
to being on your own.

You're  
gaining  
independence,  
starting out,  
getting a job.

While you're busy  
doing these things,  
we're here thinking  
of ways to make your  
life easier and less  
complicated.

Let us help.

With **Youth Plus**,  
teens discover  
many of the  
benefits of credit  
union membership  
while developing  
the essential skills  
necessary to become  
financially-responsible  
adults with a firm  
understanding of  
personal finance.



# WHAT IS THE YOUTH PLUS ACCOUNT?



## The first step to financial freedom and independence

**High school...** it's either the longest or the shortest four years of your life. Aside from all the studying, making it to class on time, and more studying, there are lots of fun things to do. Problem is, they all cost money.

That's where HMFCU and the **Y+ (Youth Plus)** account come in. We know that you have to go to school (it's the law) and that most of you want to earn money, but can't because you're juggling so many other responsibilities (family, church, practice, etc.).

So to help you out, we put together **Y+ (Youth Plus)**. With this account, you not only get better rates and more benefits than most members, but you also receive information and resources to ensure a successful financial life.

### Coupon Rewards

7 coupons = \$5 cash

9 coupons = 1 Regal Movie Ticket

## SO WHAT DO I GET?

### Y+ features:

- Available for HMFCU members ages 13 to 17 years
- Minimum to open Youth Plus account: \$5.00 (A Prime Share account is required for HMFCU membership, and is opened with \$5.00.)
- No minimum balance
- No annual fee

### Y+ benefits:

- Earn higher dividends than a regular share (savings) account
- Earn coupons for each \$10.00 deposit
- Earn coupons for each "A" on your report card\*
- Participate in special promotions and prizes for Youth Plus members only

### ...you're also eligible for:

- **Free Checking**
- **Free Visa Debit Card**
- **Youth MasterCard** No annual fee\*\* or service charges, credit limits as low as \$150 (with approval and co-signature of a parent or guardian) with online tracking services (reports, alerts and other services available) and ScoreCard Rewards
- **Youth Loan Program** offering small loans (with approval and co-signature of a parent or guardian) at highly competitive interest rates to establish good credit
- **Hankins Memorial Educational Scholarship** (awarded each year, one year membership required)

Youth Plus members are automatically upgraded to the Vantage Club when they turn 18 years old.

\* Good Grade Coupons: Youth Plus members are eligible to receive one (1) coupon for each "A" grade on their report card. There is a maximum of five (5) coupons per member per grading period. Members can only receive coupons for the most recent grading period. The report card or a copy must be faxed, mailed or emailed to earn coupons.

\*\* No annual fee with Checking, Direct Deposit, and eStatements

Call HMFCU today at 1-800-782-9257, or visit us online! [www.hmfcu.org](http://www.hmfcu.org)