



Review of 10% Youth CD

Member 10-18 years of age

CD in child's name only - POD listed

Minimum to open CD - \$100.00

Maximum principal CD balance \$1000.00

Additions at any time (minimum of \$10)

Matures on 18th birthday

Qualifying account - Parents or Grandparents with checking and direct deposit

CD is non-renewable (at maturity CD is put in Savings)

Only one CD per child

Financial Literacy Training at age 16 (on web)

No Interest Paid if redeemed before the age of 18
Interest stops if no qualifying account

Accounts will be audited annually for qualifying account