

## ALABAMA TEACHERS CREDIT UNION APPROVED SERVICES FOR YOUTH

### Savasaurus:

- Online Banking
- Club Account
- Term Share Certificate (\$300 minimum to open)
- Direct Deposit (Example: From parent's account to minor's account)
- Coverdell Education Savings Account (ESA)

### Generation Next:

- Online Banking
- Club Account
- Term Share Certificate (\$300 minimum to open)
- Direct Deposit (From parent's account to minor's account)
- Coverdell Education Savings Account (ESA)

### Synced:

- Share Draft\*
- Synced VISA® ATM/Debit Card\*
- Synced VISA® Credit Card\*\*
- Online Banking
- Bill Pay
- Club Account
- Term Share Certificate (\$300 minimum to open)
- Direct Deposit (From employer or from parent's account to minor's account)
- Coverdell Education Savings Account (ESA)\*\*\*
- Traditional IRA\*\*\*
- Roth IRA\*\*\*
- Loan\*\*\*\*

\*Synced members ages 16-18, you must have an approved parent/grandparent/legal guardian or other owner given written consent by the previously listed parties to obtain a Synced Draft Account and/or a Synced VISA® Debit Card.

\*\* Only for ages 16 to 18 with qualified guarantor. APR = Annual Percentage Rate. Up to a \$200 line of credit. Low 1.00% APR. The promotional rate of 1.00% APR will convert to the standard rate disclosed in the Alabama Teachers Credit Union VISA® Credit Card Agreement when the member turns 19.

\*\*\*Consult a tax advisor.

\*\*\*\*Age and credit restrictions apply.