

\$WYZE CLUB ACCOUNTS

\$wyze (Money Wise)

Definition: A club created especially for youth up to age 16.

At UNI Credit Union we encourage all of our younger members to learn the importance of saving money. Our \$wyze club accounts are for all youth from birth to age 16. Just \$25 will get the account started and earning dividends right away with no monthly service charge.

How Does the Club work?

The account is just like a regular savings account.

It earns dividends,

there is no monthly service charge, and it requires only a \$25.00 minimum balance.

Once you deposit \$25.00 or more into UNI Credit Union to open an account, you become a member of the \$wyze Club and a member of UNI Credit Union. This will put you on the road to a life-long relationship with your credit union.



SAVINGS ACCOUNTS

Saving money is always a good idea, even a little at a time adds up and you can watch your dollars grow!

- Open a \$wyze Savings Account with as little as \$25.
- Interest is paid on your entire balance each month.
- No monthly maintenance fees.
- Parent or guardian must also be on the account.
- First five transactions each month are free.

CHECKING ACCOUNTS

Learn how to manage a checking account with \$wyze checking.

- No minimum balance requirement.
- No monthly or maintenance fees.
- Teens under the age of 18 must have a parent or guardian as a joint owner of the account.
- Free Online Account Access.
- MasterCard Debit cards available.
- First box of checks free or debit card set-up fee waived.
- Unlimited Check Writing.
- Overdraft protection at no charge.

\$WYZE CDS

Make the most money on your money with a \$wyze Certificate of Deposit.

You deposit a fixed amount of money that you know you will not need during the next year. Because you have promised to keep it with UNI Credit Union for one year, we will pay you a higher rate of interest on the account. This means you earn interest (money) for keeping your money with us.

- Rate is based on the current 12-month UNI Credit Union CD rate plus extra basis points based on your age. The older you are the higher the rate! For example, if the existing rate is 3.00% and you are 12 years of age, your \$wyze CD rate will be 3.12%.
- Minimum investments into \$wyze CDs are just \$100.
- Because you promised to keep the money at UNI Credit Union for one year, if you make an early withdrawal, a small penalty will be charged.
- Each CD has a 12-month term.



DEBIT CARDS

These cards are available to all club members with a savings and checking account and checking account. The card can be used to withdraw cash at an ATM machine and be used to make purchases anywhere that accepts MasterCard. Your benefits are:

- Convenient access to savings and checking.
- Accepted anywhere the MasterCard logo is displayed.
- Up to five free ATM transactions per month.
- Purchases automatically deducted from the checking account.

\$WYZE LINKS

- www.moneyfactory.com - learn all about US currency.
- www.treas.gov/kids/ - visit the US Department of Treasury website to learn about the history of money and minting money. There are also excellent sites dedicated to learning about the US Government.
- www.usmint.gov/kids-playgames, learn currency history on the time machine, and read cartoons.
- www.creditunionsrock.com - a comprehensive website for older teens to inform them about saving, finding a job, credit and college funding.

\$WYZE LINKS (CONT.)

- www.moneyinstructor.com - youth of all ages can learn everything about money from history to careers in money.
- www.funbrain.com/cashreg/ - online game for elementary to teens to teach them how to count change.

24-HOUR ACCESS

Your \$wyze account can be accessed 24/7 online at www.unicreditunion.org. Click on the Online Account Access link on the right of the homepage and register your account for access. Here you can view balances and history, make transfers between savings and checking and print your statement for balancing.

UNI
CREDIT UNION
802 West 29th Street
Cedar Falls, Iowa 50613

Email:

memberservices@unicreditunion.org

Website:

www.unicreditunion.org

Fax:

319-266-3761

Phone:

319-273-2479

\$Wyze



UNI Credit Union

www.unicreditunion.org • 319-273-2479