



CHECK US OUT ONLINE

A wealth of information about finance is available through *cha-ching!* online. It's fun, too. Teens can learn all about saving and spending, find out what other teens think about money and related topics, play cool games, download stuff and lots more. Check out *cha-ching!* online at www.sacfcu.com.



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check it out
Financial Services & Resources For Teens

cha-ching!



FINANCIAL SERVICES & RESOURCES For Teens!

- Savings Accounts
- FREE Checking Accounts
- FREE Check Cards
- FREE C.U.@HOME
Your Internet Account Access
- FREE C.U. By Phone
- FREE Access To *cha-ching!*SM Online
- And More!



cha-ching!





Get Your Teen ON THE RIGHT TRACK

cha-ching!

Financial Services & Resources For Teens

Today's teens are spending more money than ever. They spend billions and it's not just at the mall anymore. They're on the phone, they're online and they enjoy shopping. But are they financially responsible?

Some Facts:

- > 63% of teens acquire their first credit card by age 19, 53% say they did not receive enough credit education from the card issuer
- > 50% of college students accumulate \$5,000 of debt while in school
- > 33% of college students accumulate over \$10,000 of debt while in school

- > If a student charges \$2,000 on a card with 18.5% interest, and pays a minimum monthly payment, it would take over 11 years to pay off the debt

Source: Sallie Mae Foundation

Those are just a few reasons why teens need to learn about sound money management now and especially the challenges of using credit cards. Teens want financial services and they want independence, but they need to learn the importance of saving. That's where we can help.

GIVE THEM WHAT THEY WANT!

SAC FCU's *cha-ching!*SM is the perfect way to educate teens about good spending and saving habits. They'll get solid money management tools that you can supervise and have some fun with their own personalized webpage on www.sacfcu.com.

Here's what they get:

FREE CHECK CARDS

Once a Share Draft/Checking Account is established, your teen can enjoy the same convenience you do. It's safer than carrying cash and provides the same acceptance as those pre-paid cards without the annual

fees. If they need cash while away from home, you can simply deposit funds in their checking account. We also have a regular ATM Card available.

SAVINGS ACCOUNTS AND FREE CHECKING ACCOUNTS

Basic money management starts here. These accounts will help them track expenses, spending and saving.

FREE C.U.@HOME YOUR INTERNET ACCOUNT ACCESS

We make it easy to manage money. You can review deposits and spending anytime.

FREE C.U. BY PHONE

Verify account balances, transactions and more 24 hours a day from any touch-tone phone.

SIGN UP YOUR TEENAGER!

Imagine if you had started an IRA or began investing when you were a teenager! If your teen begins saving and managing money now, the long-term results can be impressive. Call us at **402-292-8000** or stop by the credit union for more information. And be sure to check out *cha-ching!* online at www.sacfcu.com.

