

Allegan Community Federal Credit Union

IN FOCUS

January 2011

A Member Quarterly

New Youth Accounts just for Kids and Teens!



M3 Money Club: for kids ages 7 to 12 years old!

Introducing a super way to raise money-smart kids ...

Experts agree that early financial education is the key to inspiring kids to learn life-long money skills. We're thrilled to introduce M3 Money club - a new way to help parents bring fun, adventure and financial education into the home. M3 combines a kids' savings account with fun and educational tools. The program introduces young members to an exciting world where superheroes rule and learning about money is cool.

As a member of M3, your child will receive:

- An M3 membership card
- Access to the M3 kids website
- The M3 kids newsletter
- Prizes, games and contests

Plus, they'll have their very own savings account so they can "earn while they learn."™ Opening an account is easy, and the Allegan Community Federal Credit Union will even deposit the first \$5 into your child's M3 account! You can transfer money to your child's account for holidays, birthdays or other special occasions.



The Elements of Money: Financial education & services for members ages 13 to 17 years

"Mom, Dad ... can I borrow a few dollars until I get paid?" Sound familiar? Experts also agree that money habits are learned at a young age and last a lifetime. That's why we're excited to offer The Elements of Money™ —a new program that combines the financial products and services teens need, with real-world educational resources. Teens can join "Elements" simply by opening a credit union savings account. As a member, they'll learn to navigate through the world of personal finance, as well as learn valuable lessons in saving money. Here's what we offer:

EDUCATIONAL RESOURCES:

- Interactive website just for teens
- "Tweet for College" Scholarship
- Quarterly teen newsletter
- Online financial articles, podcast, blog and videos

SERVICES INCLUDED:

- Savings Account
- (ages 13-15) ATM card without offline withdrawl
- (ages 16-17) checking and debit card with parent/guardian on account.

We encourage you to open an Elements savings account for your teen. In fact, the Allegan Community Federal Credit Union will even deposit the first \$5 into your child's savings account! Help your teen take the first step toward financial independence. **Call us at 269-673-5465, visit us online at www.allegancu.com, or stop by our office to open a youth account.**

Think Local. Think Personal. Think Credit Union.

Online Banking

Visit www.allegancu.com and click on



What can I do with It's Me 247?

Control Direct Deposits
Pay Bills Online
Sign up for E-statements

View Past Checks
Apply for a Loan
Sign up for Account Alerts

Transfer Money
Get IRA Advice

Christmas Parade, Downtown Allegan

On Friday, November 26, the ACFCU participated in Allegan's Christmas Parade. Here's a few photographs of our staff enjoying the Allegan Community and spreading holiday cheer!



IMPORTANT DATES



CLOSED:
January 1 - ALL DAY
New Year's Day

www.allegancu.com

CU Talk: 1-800-860-5704
Fax: 269-673-4298
Bookkeeping: 269-673-2819
Lobby: 269-673-5465
Loans: 269-673-3976

Contact Us

Saturday: 9:00 am - 12:00 pm
Monday - Friday: 9:00 am - 6:00 pm
Drive Thru Hours:
Monday - Friday: 9:00 am - 4:30 pm

Lobby Hours:

Visit Us



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