



GO BACK TO School WITH EXTRA CASH!

OPEN A MYCASH CHECKING OR YOUTH SAVINGS ACCOUNT

- For teens 13-17 years old
- FREE SmartCash VISA® Debit Card
- No monthly fees¹
- Online & Mobile Banking

- For ages 0-17 years old
- FREE SmartCash VISA® Debit Card

AND WE'LL
MATCH THE FIRST

\$200 DEPOSITED!²



Open a MyCash Checking or Youth Savings Account and we'll MATCH THE FIRST \$200 DEPOSITED!²



TRANSCEND
Credit Union

[transcendcu.com](https://www.transcendcu.com)

A Transcend MyCash Checking or Youth Savings account is the perfect way for your teen to learn valuable money skills through real world experience.

- Teen receives debit card in their name
- Parent/Guardian is a joint owner on the account
 - Able to view transactions and link parent account to youth account
- Up to 10 foreign ATM fees waived per statement cycle (\$2.50 each, max of \$25)¹
- Online & Mobile Banking
- Teaches financial responsibility

Call (502) 459-3000 or visit our website to open an account online today!

MyCash Checking Account: *APY = Annual Percentage Yield. The Transcend MyCash Checking Account does not earn dividends. No opening or minimum balance required. ²Deposits made within the first 30 days matched up to \$200. Matched funds will be deposited the same day deposits are made and will be deposited to the MyCash Checking Account. Only one bonus incentive per teen. Must be a new MyCash Checking Account; only the first will qualify. Matched amount may be taxable as interest income and reported on IRS Form 1099-INT. Consult your tax advisor. ¹Fees from the ATM owner/network still apply. All terms and conditions are subject to change without notice. Membership eligibility required.

Youth Savings Account refers to Elevate Eagle Savings Account or MyCash Savings Acct: *APY = Annual Percentage Yield. APY accurate as of 7/1/2024. This is a variable rate account. Dividend rates may change after the account is opened. No minimum deposit is required to open a Youth Savings Account. Balances up to \$1,000.00 for the first 12 months after account opening earn a 5.00% APY. Balances over \$1,000 and balances after the first 12 months from account opening will receive the applicable tier Regular Savings rate. Regular Savings APYs as of 7/1/2024: \$0 - \$14,999.99 is .20%, \$15,000 - \$49,999.99 is .23%, \$50,000 or more is .25%. ²Deposits made within the first 30 days matched up to \$200. Matched funds will be deposited the same day deposits are made to the new Youth Savings Account. One account per minor. Bonus may be taxable as interest income and reported on IRS Form 1099-INT. Consult your tax advisor. All terms and conditions are subject to change without notice. Membership eligibility is required.

Federally Insured by NCUA