

Learn to be money SMART with

MoneyRULES!

banking for young adults

MoneyRules! For Young Adults — affordable banking & valuable information

Now that you're making your own decisions, you need affordable banking products and advice to help you get the most out of your money.

MoneyRules! Essential Checking and Member Connection ATM/VISA® Debit Card. Essential Checking is our most affordable checking account.

There's no minimum balance requirement or monthly service charge.

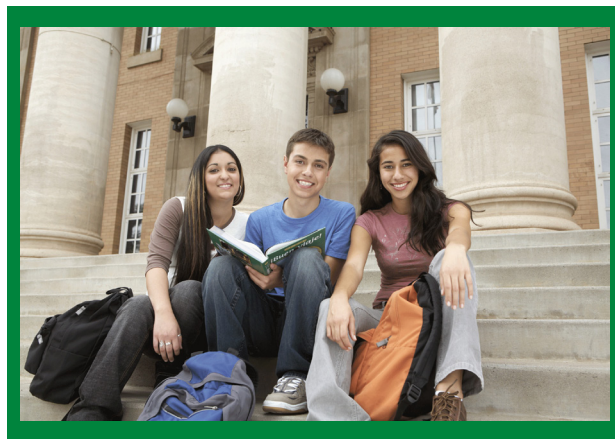
- Free withdrawals at affiliated ATMs, eight free withdrawals per month at other ATMs with your Member Connection ATM/VISA Debit Card
- First order of 50 checks free (Emerald Elegance style only) with your first check order
- No per check charges
- .25% discount on car loans and personal loans*
- .25% premium on share certificates (CDs)*
- Free bill pay and online banking
- No monthly fees or minimum balance requirements
- Free unlimited check writing
- Overdraft protection from savings or overdraft line with no monthly fees.

Two credit card options to pay your way. The first option is the **MoneyRules! Young Adult VISA Card**. This card is co-signed by your parent and it allows you to start building a credit history because it is issued in your name. You do not earn rewards. The second option is the **Money Rules! Student VISA Card**. This card offers rewards and does not require a co-signer.

First-time car loan. We offer loans especially for first-time car buyers who have just started working and who have a limited credit history. Loans up to \$15,000 are available.

Student loans. We offer four federally guaranteed student loans and our Education Loan to help you pay for college.

Knowledge is power. As a member of MoneyRules! you'll receive complimentary materials to help you manage your money.



YOUNG ADULTS

ages 18-25

• **Guide to Money: Getting a Good Start.** You'll receive this booklet at the time of enrollment. You can use it to learn about the financial products that you'll use in MoneyRules!, as well as ones that you may use in the future.

• **Keeping Score: Facts About Credit Scores.** We will give this brochure to you when you apply for a VISA card. The brochure explains what a credit score is, how one is calculated, who uses credit scores, and how you can improve your credit score.

• **How To Manage Your Checking Account.** We will give this brochure to you when you open a checking account. The brochure covers how to write a check, how to deposit a check, and how to reconcile a checking account.

• **MoneyMix.** An online tool with articles, videos and blogs on earning, spending, borrowing, investing, driving, housing and insurance.

• **Other online tools.** From our web site, you can access **Home & Family Finance** which has car, credit, retirement, housing, small business, saving & investing and insurance centers with articles, videos, radios and calculators. Also accessible is **Anytime Advisor** which has seven interactive coaches on checking, car buying, ID theft, home buying, and couples & money.

You must have a Community Resource savings account to be eligible for MoneyRules! [Click here to apply!](#)

* Cannot be combined with other rate incentives.