

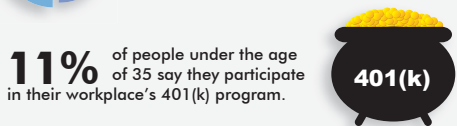
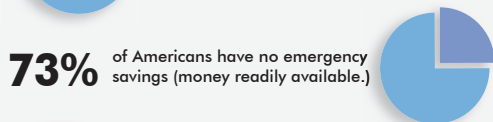
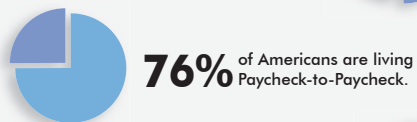
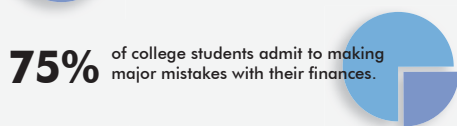
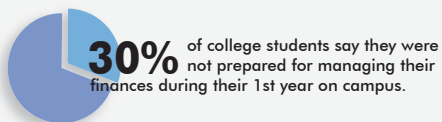
## **About Children's Online Privacy**

The Children's Online Privacy Protection Act (COOPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. TLC Community Credit Union websites and online services are not directed to children under the age of 13, nor is information knowingly collected from them. For additional information on COPPA protections, link to the Federal Trade Commission's website at [www.ftc.gov/bcp/edu/pubs/consumer/tech/tec08.shtml](http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec08.shtml).

***Continue to next pages for brochure and student application***



## Why Financial Literacy Matters



People who have had financial education are more likely to participate in retirement programs, make larger contributions to the program, save a higher percentage of their money, and pay off credit card bills in full each month. They are also less likely to be compulsive buyers, max out credit cards, and make late payments.

### What do you do?

The Youth Financial Literacy program provides a chance for students to learn the inner workings of a credit union through education, hands on experiences, and contests.

### When is the credit union open?

The school credit union is open each week. You may visit any one of our convenient branch locations. School hours listed on our website. [www.tlccu.org](http://www.tlccu.org)

### How can my family join?

Yes! Once you become a member, your family can also join TLC Community Credit Union.

### How do I join?

Simply fill out the membership application on the inside of this brochure and include with it a photocopy of your parent or legal guardian's driver's license or government issued picture ID. Return them to the student credit union, or bring them to any TLC Community Credit Union office. Once you join, there is no need to sign up each year, you are already eligible to participate. Please contact TLC Community Credit Union at (517) 263-9120, if you have any questions.

Help your child's financial future be bright by participating in TLC Community Credit Union's Youth Financial Literacy Program. Credit Union members at the elementary school level can enjoy a wide range of benefits through their school branch of TLC Community Credit Union. This program is a great way to have fun while learning about financial responsibility.

**youth** | financial literacy™  
A PROGRAM OF TLC COMMUNITY CREDIT UNION

**TLC is Ready to Grow with YOU!**

Call (517) 263-9120  
or visit our website at:  
[www.tlccu.org](http://www.tlccu.org)

TLCCU 07/13



**youth** | financial literacy™  
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## What does the school Credit Union do?

We provide regular savings accounts to elementary school students. The accounts have no service fees, and the initial deposit is only a quarter (\$0.25). Simply fill out the application form, attach a quarter and watch your child's savings grow as we pay quarterly dividends on the balance in your youth savings account. By setting up an account, your child also becomes eligible for periodic contests and giveaways that encourage them to save.

Tape  
Quarter  
Here



My student already has a TLC Account  
(If yes, quarter is not needed)

## 1. Every Student Must Fill Out

### Every student needs a GOAL!

Throughout the year your child will learn about saving and work toward a savings goal. Please record your child's savings goal on the line below. This is in addition to their current savings account balance and will be calculated in May. If they reach their goal by the end of the year, they will receive a special certificate and prize. The recommended minimum savings goals are:

Kindergarten-1st Grade \$25.00  
2nd-3rd Grade \_\_\_\_\_  
4th-5th Grade \_\_\_\_\_  
6th-8th Grade \_\_\_\_\_

Student's Name: \_\_\_\_\_

Student's Goal: \_\_\_\_\_

Student's School: \_\_\_\_\_

Classroom Teacher: \_\_\_\_\_  
\$35.00  
\$50.00  
\$75.00

## 2. Every Student Without Home Banking Must Fill Out

### Track your student's progress digitally!

#### HOME BANKING / eSTATEMENTS REGISTRATION FORM

TLC Home Banking and eStatements are a free and convenient way to watch your student's account balance grow. Your signature is required to authorize use. Please read the EFT Disclosure on our website, www.tlccu.org. Your confirmation and access code will be emailed to the email address below.

Your Name: \_\_\_\_\_

Your Social Security Number: \_\_\_\_\_

Your Daytime Phone Number: \_\_\_\_\_

Your Email Address: \_\_\_\_\_

*(Required. Make sure to include your COMPLETE EMAIL ADDRESS)*

#### PLEASE READ THE FOLLOWING:

By signing below, I authorize TLC Community Credit Union to initiate home banking and eStatements in conjunction with my student's Youth Financial Literacy Account, and to send me access codes via email. I have read the disclosures regarding use of this system and I agree to comply with all requirements stated therein. I agree to use reasonable care in protecting my student's account information including the use of my access codes. I understand that failure to comply with regulations outlined in the above-mentioned disclosure as well as any use of this system other than their intended purpose will be grounds for closing this account and could also result in additional prosecution and penalties as allowed by law.

X \_\_\_\_\_ Date: \_\_\_\_\_  
Member Signature (Student Signature) - Required

X \_\_\_\_\_ Date: \_\_\_\_\_  
Joint Member Signature (Parent Signature) - Required



## 3. Every Student Without a TLC Account Must Fill Out

### STUDENT MEMBERSHIP APPLICATION

I would like to open a **NEW** TLC Community Credit Union account and become a member.

Student Name: \_\_\_\_\_ School: \_\_\_\_\_

Teacher: \_\_\_\_\_ Grade: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Birth Date: \_\_\_\_\_ Student SS# (required): \_\_\_\_\_

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Parent/Guardian Name (Required) _____	2nd Joint Parent/Guardian Name (Optional) _____
Parent/Guardian SS# _____	2nd Parent/Guardian SS# _____
Home Phone _____	Home Phone _____
Birth Date _____	Birth Date _____
Driver's License # _____ (include photo copy of license)	Driver's License # _____ (include photo copy of license)
X _____	X _____
Joint Parent/Guardian Signature	2nd Joint Parent/Guardian Signature

### Share Account Agreement

**\*\*Must Be SIGNED By Parent or Guardian**

(\*Not Transferable)

By signing above, I wish to apply for membership at TLC Community Credit Union. I agree to conform to its bylaws and amendments of TLC Community Credit Union. I also agree to the terms and conditions of the account now and in the future and agree that the credit union may change those terms and conditions from time to time. Under current guidelines, one signature is required for withdrawal.

I understand that the appropriate agreements and disclosures will be sent to me upon receipt and acceptance of this application. By signing this application, I authorize TLC Community Credit Union to use a credit reporting agency or otherwise verify the information on this Membership Application for the purpose of extending services to me.

Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

(If not a "U.S. Person," certify foreign status separately.)

- Student TIN: \_\_\_\_\_
- Taxpayer I.D. Number (TIN) - the number shown above is my correct taxpayer identification number.
- Backup Withholding - I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.
- Exempt Recipients - I am an exempt recipient under the Internal Revenue Service Regulations. I certify under penalties of perjury the statements checked in this section and that I am a U.S. person (includes resident aliens)

X \_\_\_\_\_ (Date) \_\_\_\_\_  
Parent or legal guardian must sign

Please return in the Business Reply Envelope provided or return to any TLC Branch location. If opening a new TLC account, your student's NEW account number will be mailed to the student's address on his/her account.