
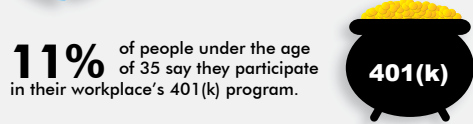
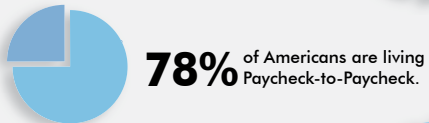
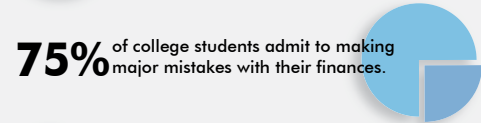
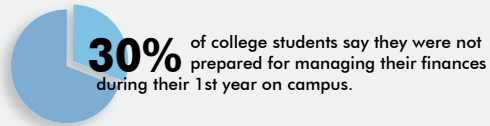


Why Financial Literacy Matters



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 importance of saving through education, hands on experiences, and contests.

When is the credit union open?

The school credit union is open each week. You may also visit any one of our convenient branch locations. School hours are listed on our website. www.tlccu.org

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 the 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.

Parents, 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 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

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

TLCCU 08/19



TLC Community Credit Union

What does the 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. 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 Needs a GOAL

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. If they reach their goal by the end of the year, they will receive a special certificate and prize.

Recommended minimum savings goals are:

Kindergarten-2nd Grade \$25.00
3rd Grade & up \$35.00

Or set your own goal.
Student's Savings Goal: _____



2. Every Student Without Home Banking Must Fill Out

Track your student's progress digitally!

ONLINE BANKING / eSTATEMENTS REGISTRATION FORM

TLC Online Banking and eStatements are a free and convenient way to watch your student's account balance grow. Your signature is required for authorization. Please read the Electronic Funds Transfers Disclosure on our website, www.tlccu.org.

Your Name: _____

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 Online Banking and eStatements in conjunction with my student's Youth Financial Literacy Account. I have read the disclosures regarding use of this system and I agree to comply with all requirements stated therein.

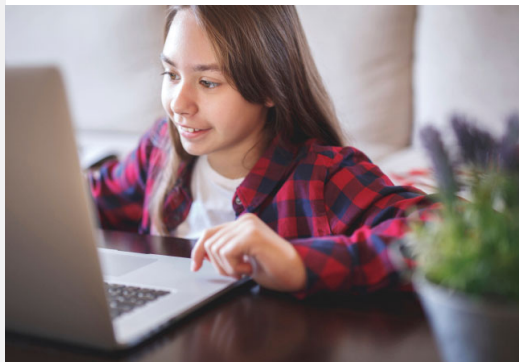
I agree to use reasonable care in protecting my student's account information including the use of my access codes. I understand that failure to comply with regulations outlined in the above-mentioned disclosure as well as any use of this system other than the intended purpose will be grounds for closing 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/Guardian 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 #	Driver's License #
<i>(Must include photo copy of license)</i>	<i>(Must include photo copy of license)</i>
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.