

## Get Your Finances On The FasTrack

The HCFCU FasTrack Club gives youth members several ways to learn about savings, loans and investments:

### Regular Savings

This account establishes youth membership and can be opened with as little as \$5. Once this account is open, teens can add to it and enjoy other special club privileges. Members ages 16 and older can even use Direct Deposit to add to their savings.

### Certificates of Deposit

If youth members want to save for something bigger down the line, like college or even a first car, a Certificate of Deposit (CD) is a great way to do it. Our CDs are available in a variety of terms and amounts, ranging from six to 60 months with minimum deposits of \$100.

### Checks & Debit Cards

Members ages 16 and older are able to manage their FasTrack accounts with paper checks as well as VISA® Debit Cards co-signed by a parent. Plus, members receive free check-cashing privileges at any branch. This is a great way for youth members to learn about financial responsibility.



Health Care Family  
*Credit Union*

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## Health Care Family Credit Union



Get On The FasTrack  
With Health Care Family Credit Union!

Members Age  
13 - 19



## Become A Member Of Our FasTrack Club

Credit union members ages 13 through 19 can get on the fast track to smart financial habits and great savings with the HCFCU FasTrack Account! Specially designed with teens in mind, this youth club helps members transition to financial independence and responsibility.

With a FasTrack Account, teens will enjoy special credit union benefits. Check it out:

- Great interest rates that will help their savings grow
- Savings incentives that reward smart financial skills
- Free online access through Virtual Branch
- Special CD opportunities to help teens learn about savings options
- Interest earned from the first dollar teens save
- ATM cards available to all members
- Access to loans and financing guidance\*
- And more!

\*Youth members ages 13-15 can borrow up to \$150 with a legal guardian as a qualifying co-signer/joint owner. Members ages 16-17 can borrow up to \$300 for signature loans and up to \$2,000 for first-time auto loans with a legal guardian as qualifying co-signer/joint owner. Members ages 18-19 must qualify for all loans. See HCFCU for complete details.



# Apply For A FasTrack Account Today!



Give your teenager the gift of practical financial knowledge that's fun too!

## Wild Bunch Club Membership Application

Account Holder Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

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

Date of Birth: \_\_\_\_\_

Joint Owner Name Relationship: \_\_\_\_\_

Joint Owner Social Security Number: \_\_\_\_\_

Joint Owner Date of Birth: \_\_\_\_\_

Street Address: \_\_\_\_\_

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

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

### Eligibility

I hereby make application for membership in the Health Care Family Credit Union FasTrack Club and agree to conform to the laws and amendments thereof and subscribe for at least one share. I hereby also certify, under penalty of perjury, that the above listed taxpayer identification number or Social Security number is true, correct and complete.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Joint Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_

### Please print Payable on Death Beneficiary below

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

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

Not valid without \$5 initial deposit.

Application Approved by Membership Officer: \_\_\_\_\_

