

A Partnership for Financial Education Between Marshall Community Credit Union and Area Grade Schools



CU IN SCHOOL



839 West Green St. Marshall, MI 49068
1157 East Michigan Ave Battle Creek, MI 49014
269.781.9885 marshallcommunitycu.com

By signing, I agree to the terms and conditions of this account and acknowledge receipt of applicable disclosures. The undersigned requests the above credit union to open a multiple name share/savings account, to be known as the account number indicated in which sums paid to the credit union on shares and accumulations shall be paid to the following parties, on proper withdrawal demand by BOTH parties. Under penalties of perjury I certify: (1) that the number shown on this form is my correct taxpayer ID#. And (2) that I am not subject to back-up withholding either because I have not been notified that I am subject to back-up withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified that I am no longer subject to back-up withholding, and I am a U.S. person (including a U.S. resident alien). (Strike out the language above if the IRS has notified you that you are subject to back-up withholding and laws not terminated that notification.) The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

Signature will authorize Marshall Community Credit Union to utilize photographs of named student for appropriate Business/Education Partnership purposes, such as publications, news releases, social media sites and our website.

The CU In School Program is a partnership agreement in education between MCCU and area schools. The program allows students to make deposits at a minimum of .25 and withdrawals of up to \$20.00 (without a joint signature). Joint member/guardian signature needed for all withdrawals over \$20.00 done at a school branch. **A Share Savings Account requires a minimum balance of \$5.00.** The par value of a share in this credit union is \$5.00.

School Hours of Operation

Marshall Academy: Tues. K-6th @ 9:30 /
7th-12th during lunch

Harper Creek Middle School: Wed. during
lunch

Walters Elementary: Wed. @ 1:30

Wattles Park: Thurs. @ 9:00

Mar Lee: Thurs. @ 10:30

Hughes Elementary: Thurs. @ 1:00

Harrington Elementary: Fri. @ 9:00

Marshall Middle School: Fri. during lunch

Gordon Elementary: Fri. @ 1:30

Application Primary Member/Student



Full Name: _____ Soc. Sec. # _____

Account Number: _____ Date of Birth: ____/____/____

Mother's Maiden Name: _____ Address: _____

City: _____ State: _____ Zip: _____

Home Phone: (____) _____ - _____ Gender: ☐ Male ☐ Female

Name of School Attending: _____

Joint Member/Parent/Guardian Full Name: _____ Soc. Sec. # _____

Date of Birth: ____/____/____ Signature: _____

Email: _____

If returning to school, place in a sealed envelope labeled "CU In School" to protect personal information.

Date Opened: _____

Members First Officer: _____

☐ Check box for Joint Owner Signature Required for ALL withdrawals.

Hands-on Saving

Introduce your student to the benefits of CU In School! CU In School provides an exciting hands-on approach to saving and spending money wisely.

- CU In School is designed to help students learn work ethics and money management.
- CU In School features hands-on activities and training to help your student learn the value of money.
- With CU In School, students will learn the tools needed to gain financial responsibility.
- With CU In School, students will be encouraged to develop savings goals and healthy spending habits.

Safety and Security

Staffing at each CU In School branch are made up of qualified and trained students and MCCU team members. During the training process, student volunteers learn the importance of strict confidentiality. They are trained to protect student's financial information and keep it private. Plus, an MCCU team member is on-site at all times. Special attention is given to ensure that each transaction is completed correctly and with the highest level of security. In addition, all deposits are federally insured by the National Credit Union Share Insurance fund. Accounts are insured up to \$250,000.

As a CU In School Member, Your Student Will Receive:

- A special CU In School savings account,
- CU In School Membership Card (optional),
- Passbook to track deposit growth (optional),
- Opportunities to apply for volunteer positions at the school branch,
- Opportunities to qualify for quarterly and annual drawings with each \$100 deposit (deposits made at Marshall Community Credit Union branch locations only),
- Incentive rewards for reaching various levels of savings,
- An invitation to all MCCU Youth events!
- FREE access to MCCU's Youth Financial Literacy App - Member Jr.!



Member Jr. teaches children ages 2-12 to set savings goals, keep track of their accounts and other money concepts through fun and interactive games, guided by a cheerful pig named Piggums. Download for free from the Apple App Store or Google Play Store by searching "Member Jr. - MCCU."

Join Us

Want to enjoy all the great services offered by Marshall Community Credit Union and CU In School? Then come join us! Becoming a member is easy. Membership starts by opening a savings account with a minimum deposit of \$5.00. Anyone who joins CU In School remains a member of MCCU for life, no matter where they live (as long as they remain a member in good standing). Now is a great time to start saving and to watch your money grow!

Important Information

A parent or legal guardian must become a joint owner on all CU In School accounts. Because of this, we need some specific information. Please **complete the attached application** and return it to your child's school office or either MCCU location along with:

- **A copy of the joint owners picture I.D.**
- **A copy of the students Social Security Card** (or official tax form with SSN number on it)
- **Initial deposit of \$5** (for financial assistance with the initial deposit, please contact MCCU's Financial Education Coordinator at 269.781.9885)

If your student is already a member of MCCU, it's simple! Just fill out the attached form with their name and account number only.