



**Citizens Union Bank
offers**



“CUB IN THE CLASSROOM” CLUB ACCOUNT

(Ages 13 -18)

Our “CUB in the Classroom” Club Account is specifically designed for students. Its purpose is to educate them on managing their finances responsibly, as well as to prepare them for the future. The Club waives many fees, opens up valuable account services, and at the same time, ensures proper parental guidance where needed.

“CUB in the Classroom” Club Account:

- **Is a Checking Account for students age 13 – 18 with a \$50 initial deposit.
(Parent required as joint account owner/subject to credit check)**
- **Has no monthly service charge.**
- **Offers Free Check/Savings Overdraft Protection when tied to a Savings Account.
(\$50 minimum deposit to open Savings Account)**
- **Offers Free Internet Banking/Bill Pay.**
- **Offers Free CUB Phone.**
- **Offers a Free Check/ATM card, which is available with a \$20 ATM/POS limit per day.
(Parent/Guardian signed guarantee is required)**
- **Includes Free Citizens Union Bank ATM usage.**
- **Includes Free “CUB in the Classroom” Checks.
(Limit one box per year)
*\$5 Credit on other Check Types**
- **Allows Students as an Authorized User on Parent’s CUB Credit Card.
(With Parent’s approval they can receive a card in their own name)**