

From cradle to college ...

Start Smart with Savings

Learning how to save money is a valuable lesson for people of all ages. With FMFCU's Start Smart program, kids can open and maintain their own account and earn dividends on their funds, teaching them that saving money pays in more ways than one!

In addition to learning how to save and invest in their future, older teens can open a checking account and begin learning the importance of handling money responsibly. Add the Premier Visa Check Card, and you have a tool that helps model the importance of establishing and maintaining good credit. Prepare them now for future needs like rent, student loans and auto payments!

Start Smart Savings Accounts offer:

- No Minimum Balance — break open that piggy bank and bring in the first deposit, no matter how small. With no minimum balance requirements, we make it easy to get started!
- No Monthly or Annual Fees — you want to save every penny possible, not waste them on unnecessary fees!
- Competitive Rates

- Quarterly Statements — make it easy to watch savings grow!
- FREE 24/7 Access via Premier Access Home Banking and Premier Access Telephone
- ATM card — for students 14-17 years old:
- Googleplex — a fun and interactive website for student money-makers!
- Certificate Accounts available — with terms from 3 months to 10 years!

From Cradle to College: Custodial Savings Accounts (UTMA)

It is never too early to teach your children about savings. An FMFCU Custodial Savings Account may be the perfect tool. With a custodial account you are in control of the funds.

Here is how it works:

The child is the account owner, but a parent, grandparent or other adult is named as custodian. Of course the child can make deposits to the account, but only the custodian can make withdrawals. You, as the custodian, control the account until the child is 21 years old.*

- No Minimum Balance
- No Monthly Fees
- FREE 24/7 Access via Premier Access Home Banking and Premier Access Telephone
- Competitive Rates
- Certificate Accounts Available

Start Smart Student Checking Account (ages 14-17)

Learning the basics about a checking account and how to maintain one can help young adults learn to manage their money wisely.



Start Smart Checking Accounts offer:

- FREE Checking for students 14-17 years of age with the student's name printed on the checks (with a legal guardian as joint owner)
- FREE Premier Check Card with the student's name printed on the card (with a legal guardian as joint owner)
- FREE Premier Access Home Banking, Bill Payer and e-statements
- No Monthly Fees
- No Minimum Balance Requirements

College Planning

Whether you have young children or a teenager who will soon head off to college, chances are you are looking for ways to handle the extra expenses. FMFCU offers a variety of services and accounts to meet your needs!

- Coverdell Savings Accounts
- 529 Plans — offered through the Investment Center at FMFCU
- Student Loans
- FMFCU Annual Scholarship Awards

Investment products and services offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer and are not NCUA/NCUSIF insured, not Credit Union guaranteed and may lose value. Representatives are registered through CFS. (Member — NASD/SIFC)

It's easy to open a Start Smart membership....

- Complete the accompanying form
- Provide proof of identification with your application (examples of identification for minors: student ID cards, state ID cards, drivers license, social security card with birth certificate, passport)
- Bring this form to a branch or tear along the perforation, fold, tape, and mail

Eligible for membership in FMFCU through:

- School Parent Job/Organization
- Community of Chester

(Name of school, parent, company, etc...)

MEMBER INFORMATION

Name _____
 Home Address _____
 City _____ State _____ Zip _____
 Home # _____ Cell # _____
 Work # _____ Ext. _____
 E-mail _____
 SSN _____ Date of Birth _____
 Driver License/State ID # _____ State _____
 Issue Date _____ Expiration Date _____

JOINT MEMBER/CUSTODIAN INFORMATION

Name _____
 Home Address _____
 City _____ State _____ Zip _____
 Home # _____ Cell # _____
 Work # _____ Ext. _____
 E-mail _____
 SSN _____ Date of Birth _____
 Driver License # _____ State _____
 Issue Date _____ Expiration Date _____
 Other form of Identification _____

Tear along the perforation, fold, tape, and mail

security interest in my/our account for any fees not paid. I/We further agree to be bound by the terms of the appropriate account/Credit Line Account agreements and disclosures which have been provided to me/us. I/We acknowledge that I and any joint owners have access to all accounts whether share account or loan account, individual account or joint account, under a designated member number by use of my PIN with PAT or Premier Access Home Banking. FMFCU is hereby authorized to recognize any of the signatures subscribed hereto in the payments of funds or the transaction of any business for these accounts. The joint owners of these accounts opened hereby agree with each other and with FMFCU that all sums on deposit are and shall be owned by them jointly with right of survivorship and be subject to the withdrawal or receipt of any one of them and payment to any one of them or the survivor(s) shall be valid and discharge FMFCU from any liability for such payment.

Signature _____
 Date _____
 Joint Member Signature _____
 Date _____

Taxpayer Identification and Backup Withholding Certification

If you have been notified that you are subject to backup withholding due to payee under-reporting and you have not received a notice from the IRS that the backup withholding has been terminated, you must strike out the language in clause two. Under penalties of perjury, I/we certify (1) the number(s) shown on this form is/are my/our correct taxpayer identification number(s) and (2) that I/we are not subject to backup withholding and (3) I/we are a U.S. person (including a U.S. resident alien).

Signature _____
 Date _____
 Joint Owner Signature _____
 Date _____

FOR CREDIT UNION USE ONLY:

Member # _____ Teller # _____ Check Sys _____
 Debit/ATM _____ Acct#(s) _____ Score _____
 Card # (s) _____
 Membership Officer _____ Date _____

Act (the Act) as it is now and in the future. You further understand that the age of delivery for the Custodian to Minor will occur upon the minor's age of 21, under the Act.

Designation of Successor Custodian. You appoint

(Name of Eligible Successor Custodian)

as Successor Custodian of the gift property described in the gift transfer above. Such appointment will take effect 1) when and in the event of Your resignation, death, incompetence or legal incapacitation, and 2) when We deliver said account, together with a true copy of this instrument of designation, into the custody of the Successor Custodian named above. Upon receipt of actual or written notice of such event, You direct US to make such delivery.

(Signature of Custodian)

Choose Your Accounts and Services*

- Free Checking Account Savings
- High Yield Money Market
- Custodial Savings Account (UTMA)
- Club Account Certificate Account
- Premier Access Home Banking
- Premier Check Card / ATM

* Please refer to Truth in Savings Disclosure for complete details. Funds insured up to \$100,000 by the National Credit Union Administration (NCUA).

PERSONAL IDENTIFICATION (PIN) INFORMATION

Choose your PIN and Code Word:

(Please select numbers only — no letters — for PIN)
 Account Access Security Code Word* _____

Code Word Hint _____

*For security purposes choose a code word that only you will remember and which is unique to your account at FMFCU.

AUTHORIZATION

I/We make application for membership in FMFCU and agree to conform to its bylaws and amendments thereof, copies of which have been made available to me/us. I/We certify that the information contained in this application is complete, true, and correct and authorize the Credit Union to receive and exchange credit information with others. I/We understand that the Credit Union has a

