

Help Young Members Build Savings

It's never too early to start saving for the future

Youth & Young Adult

APCI FCU is here to help children and young adults, who are eligible for membership, learn financial responsibility and start on the path to savings.

Youth and young adults eligible for membership at APCI FCU include:

- Children, grandchildren, and siblings of Air Products and Versum/EMD employees, including step and adoptive relationships.
- Children, grandchildren, and siblings of current APCI FCU members, including step and adoptive relationships.
- Youth and young adults that are part of the immediate household of eligible employees or current members.

A minimum deposit of \$5 is required to establish and maintain membership. Members earn dividends monthly and can save even more when opening a Money Market Account or a Certificate. Funds can be easily transferred from a parent or guardian's account to help build your child's savings. Cash withdrawals, deposits, and transfers can be conducted at ATMs worldwide using our ATM Card (if eligible). Children and young adults can use our online educational resources and attend our webinars to learn about financial responsibility.

Account Types

Traditional Savings Account

Open to minors 13 years of age and older who qualify for membership with APCI FCU.

Products and services vary based on minor's age:

- Members under 16 are eligible for savings products.
- An ATM Card is available if there is a joint owner on the account.
- Draft Checking and Visa Debit cards are available for 16 and 17-year-olds if there is a joint owner on the account.



PAUTMA (Pennsylvania Uniform Transfer to Minor Act) Custodial Savings Account

Open to minors under the age of 18 who qualify for membership with APCI FCU. This is a convenient way to save for the benefit of a minor child while limiting the child's access to the account.

Account Management

Easily and securely manage your child's account with:

- APCI eBanking and the APCI eBanking Mobile App: Review deposits, make transfers from your accounts, open a Money Market Account or Certificate, and more.
- APCI eDeposit: Make mobile deposits to accounts you manage.
- APCI eStatements: Go green, save space, and keep accounts you manage secure with electronic statements.
- APCI eAlerts: Set up electronic alerts to help prevent fraud and keep the accounts you manage safe.



Start Saving Now

Certificates are a great way to build savings by earning higher dividends when compared to a savings account. Certificates require a deposit for a specific term length. In return, the member earns dividends at a fixed rate.

A \$500 minimum balance is required to open a Certificate. Various rates and terms are offered and can be viewed on our website. Dividends are paid or compounded monthly. Earnings can be withdrawn without penalty. Automatic renewal is available.

Money Market Accounts are a type of savings account that offers higher dividend rates than a traditional savings account. This is a more flexible option than purchasing a Certificate.

There is no minimum balance requirement to open the account, but dividends are paid monthly on balances of \$500 or more. Our three-tier balance levels help you earn more when you save more. There are no service charges and the money in the account can be used as Overdraft Protection.

Visit apcfcu.org for more information about Certificate and Money Market Accounts.

Educational Resources

Xavier Loot Kids Klub is a special savings program for our members who are between the ages of 5-12. When kids turn five, they are automatically part of the Klub!

Benefits include:

- The Treasure Chest - semi-annual newsletter just for kids
- Birthday greetings and a gift*
- Create a holiday ornament and receive a Primary Savings Account credit
- Kids Klub Xavier Loot Book Klub (annual opt-in required)

Financial Reality for Young Adults webinars were created with those ages 16-24 in mind. These webinars are designed to help young adults learn more about managing money and what to expect as they navigate through the reality of life.

APCI FCU is proud to offer the following online educational resources on our website:

iCount is an online resource for teens to learn about how to earn, budget, save, spend, borrow, and pay back money.

Growing Members is an online resource for young adults to learn how to manage, save and spend money. This resource also includes information about planning the next steps after high school.

CURocks is an online resource for those finishing college and joining the work force. This resource provides information on how to be financially responsible once earning a larger salary.

Youth Financial Education online learning modules are available to teach financial education to our young adult members. There are three playlists, each consisting of three to five 10-minute modules. The modules, which were created for 7th-12th grade students, include relevant storylines, diverse characters and interactive elements.

*Birthday card and gift will be mailed at the beginning of the month in which the member's birthday falls (child must be between the ages of 5-12 years old in the month of distribution).