

Dear Parent/Guardian,

As a student, your child has an exclusive opportunity to learn the value of fiscal responsibility with a variety of student account options from Apple Federal Credit Union. Help your child take their first steps toward financial freedom.

### **eXtras Student Savings**

Start your child on the right track with an eXtras Student Savings account. This option gives students the opportunity to develop an understanding of financial responsibility and good money management practices.

- Earn a premium dividend rate
- Make deposits and withdrawals
- No monthly service or minimum balance fees
- We'll make the first \$5 deposit for all students who open their account with Apple<sup>1</sup>

### **eXtras Student Checking**

Your child also has the opportunity to open an eXtras Student Checking account and FREE Visa® Debit Card. Just like the Savings, there are no monthly service or minimum balance fees. To qualify, students need a Joint Owner until age 18, which gives you the ability to help manage their finances.

- FREE eStatements
- Two, FREE non-Apple ATM transactions per month<sup>2</sup>

### **24/7 Account Access**

Accounts include FREE, 24/7 access to:

- **Online Banking** - Check account balance(s) and transaction history, transfer funds between accounts and other institutions/people, reorder checks, add Travel Notifications and more
- **Mobile Apps for Android™, iPad®, and iPhone®** - Pay bills, check balances, transfer funds, deposit checks, find ATMs/branches and more
- **Text Banking<sup>3</sup>** - Get your balances, transfer funds and restrict Online Banking access.

The benefits of being an Apple FCU member are endless. To review all of Apple's products and services, visit [AppleFCU.org](http://AppleFCU.org), call 703-788-4800, or stop by any Apple branch.

Don't miss this opportunity to join. For your convenience, an application is enclosed. Simply complete the form and have your child return it to the Student-Run Credit Union Branch at our school. We look forward to assisting your family with your banking needs.

Sincerely,

<sup>1</sup>Account must be opened at an SRCU Branch. Some restrictions may apply. <sup>2</sup>Some institutions may impose a surcharge. <sup>3</sup>Requires mobile Internet access from your device; airtime and carrier fees per your contract/plan may apply. The trademarks, logos and names of other companies, products and services are the property of their respective owners. Membership eligibility required. Federally insured by NCUA.