



Account Code : S1

PRODUCT NAME : Personal Access Savings Account

Interest Rate : Variable (according to market rate)

Minimum Deposit : US\$ 2

Characteristics :

- Liquid savings account with no contractual maturity
- Minimum of US\$ 2 to open an account
- Maintaining balance is US\$ 2
- Maintenance fee is US\$ 0.1 if no movement of account for consecutive 3 months.
- Member and non-member could open an account
- If balance goes below US\$ 10, depositor receives no interest
- Quarterly interest calculation based on the lowest monthly balance credited to the account every end of each quarter.



Account Code : S2

PRODUCT NAME : Term Deposit/Certificate Deposit

Interest Rate : Flat Rate

Minimum Deposit : US\$ 200

Characteristics :

- An investment certificate held at a contracted term and rate
- Interest earned is fixed with term
- Notification letter sent to member 20 days prior to the maturity informing of a 10-day post maturity grace period and roll over options.
- If no notification from member is received, the certificate automatically rolls over at the existing term under the current rate.
- Fixed interest will be forfeited if withdrawn prior to the maturity date.
- Interest earned varies based on the term of deposit:

Term

Rate p.a. %

| | |
|------------------------|-------|
| 30-89 days | _____ |
| 90-180 days | _____ |
| 181-270 days | _____ |
| 271-365 days | _____ |
| 1 to less than 2 years | _____ |
| 2 to less than 3 years | _____ |
| 3 years | _____ |

Product Catalogue



Account Code :

PRODUCT NAME : Youthbee Savers

Interest Rate : Variable (according to market rate)

Minimum Deposit : Baht 50

Characteristics :

- Specially designed savings for kids 8 below
- Minimum of Baht 50 to open an account
- Maintaining balance is Baht 50
- A Compulsory deposit of minimum of Baht 10 per day.
- Maintenance fee is Baht 10 if no movement of account for consecutive 3 months.
- Depositor gets one point for every Baht 20 deposit to the account. The points could be redeemed for a prize at the credit union. *(see prize brochure which is updated every 6 months)*
- This account has to be cross sell by the credit union staff to parents, grandparents, uncles, aunts, aunties, godfathers and godmothers.
- Parents, grandparents, uncles, aunts, godmother, godfather, brothers and sisters could deposit to the account as gift to minor depositor
- Depositor entitles to an award for good habit of savings i.e. Youthbee Saver for the month, photo of the depositor posted in the premises of the credit union office and Youthbee Saver of the Year, which will be awarded at the Annual General Meeting.
- Depositors of the Youthbee Savers after accumulating _____ points, automatically qualifies as member of the **D'Buzz Club**. A member entitles to range of privileges and exciting activities for kids: Priority Service, picnics, birthday party, excursions etc.
- A specially designed passbook, membership identification card and buttons are issued upon opening an account.



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Product Catalogue



Account Code :

PRODUCT NAME : Smarteen Saver

Interest Rate : Variable (according to market rate)

Minimum Deposit : Baht 100

Characteristics :

- For youth age above 13 to 19
- Minimum of Baht 100 to open an account
- Maintaining balance is Baht 100
- Parents, grandparents, uncles, aunts, godmother, godfather, brothers and sisters could deposit to the account as gift to the depositor i.e. graduation, birthday, Christmas, etc.
- The credit union play a valuable role in helping to establish sound money management skills that will last a lifetime as well as being a great way for teens to learn to save for the latest craze!
- Maintenance fee is Baht 20 if no movement of account for consecutive 3 months.
- Depositor gets one point for every Baht 20 deposit to the account. The points could be redeemed for a specially designed Smart Teens souvenir items at the credit union. *(See prize brochure which is updated every 6 months)*
- This account has to be cross sell by the credit union staff to parents, grandparents, uncles, aunts, aunties, godfathers and godmothers.
- If balance goes below Baht 500, depositor receives no interest
- Interest is calculated on the lowest monthly balance credited to the account every end of each quarter.



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Account Code : S5

PRODUCT NAME : Pension Savings Plan

Interest Rate : fixed

Minimum Deposit : US\$ 1,000 on maturity

Characteristics :

- A permanent savings with maturity period.
- Members with age from 30 to 50 are qualified for the pension savings.
- Minimum policy of US\$ 1,000
- Monthly savings for a period of five years
- The pension plan matures when the depositor reaches the age of 60. The depositor may opt to get the maturity value of the plan or monthly pension for a period of 5 years.
- If the member chooses the monthly pension, the fund will be transferred to access savings account and earn interest thereof.
- When the regular monthly savings is missed or stopped for consecutive three months, the accumulated savings will be converted to regular savings subject to the latter terms and conditions.
- Interest accumulates and added up to the contract price of the Pension Savings Plan.
- Refer to the enclosed table for the pension savings plan.



Sample:

Table for Monthly Pension Saving Plan

Payment period: 5 years

| Age | US\$ 1,000 | US\$ 1,500 | US\$ 2,000 | US\$ 2,500 | US\$ 3,000 | US\$ 3,500 | US\$ 4,000 | US\$ 5,000 | At 4% |
|-----|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------|
| 30 | 6.25 | 9.375 | 12.5 | 15.63 | 18.75 | 21.88 | 25 | 31.25 | 0.375 |
| 31 | 6.5 | 9.75 | 13 | 16.25 | 19.5 | 22.75 | 26 | 32.5 | 0.39 |
| 32 | 6.77 | 10.15 | 13.53 | 16.92 | 20.3 | 23.68 | 27.07 | 33.83 | 0.406 |
| 33 | 7.03 | 10.55 | 14.07 | 17.58 | 21.1 | 24.62 | 28.13 | 35.17 | 0.422 |
| 34 | 7.32 | 10.98 | 14.63 | 18.29 | 21.95 | 25.61 | 29.27 | 36.58 | 0.439 |
| 35 | 7.6 | 11.4 | 15.2 | 19 | 22.8 | 26.6 | 30.4 | 38 | 0.456 |
| 36 | 7.92 | 11.88 | 15.83 | 19.79 | 23.75 | 27.71 | 31.67 | 39.58 | 0.475 |
| 37 | 8.23 | 12.35 | 16.47 | 20.58 | 24.7 | 28.82 | 32.93 | 41.17 | 0.494 |
| 38 | 8.55 | 12.83 | 17.1 | 21.38 | 25.65 | 29.93 | 34.2 | 42.75 | 0.513 |
| 39 | 8.9 | 13.35 | 17.8 | 22.25 | 26.7 | 31.15 | 35.6 | 44.5 | 0.534 |
| 40 | 9.25 | 13.88 | 18.5 | 23.13 | 27.75 | 32.38 | 37 | 46.25 | 0.555 |
| 41 | 9.62 | 14.43 | 19.23 | 24.04 | 28.85 | 33.66 | 38.47 | 48.08 | 0.577 |
| 42 | 10.02 | 15.03 | 20.03 | 25.04 | 30.05 | 35.06 | 40.07 | 50.08 | 0.601 |
| 43 | 10.42 | 15.63 | 20.83 | 26.04 | 31.25 | 36.46 | 41.67 | 52.08 | 0.625 |
| 44 | 10.83 | 16.25 | 21.67 | 27.03 | 32.5 | 37.92 | 43.33 | 54.17 | 0.65 |
| 45 | 11.88 | 16.9 | 22.53 | 28.17 | 33.8 | 39.43 | 45.07 | 56.33 | 0.676 |
| 46 | 11.72 | 17.58 | 23.43 | 29.29 | 35.15 | 41 | 46.87 | 58.58 | 0.703 |
| 47 | 12.18 | 18.28 | 24.37 | 30.46 | 36.55 | 42.64 | 48.73 | 60.92 | 0.731 |
| 48 | 12.67 | 19 | 25.33 | 31.67 | 38 | 44.33 | 50.67 | 63.33 | 0.76 |
| 49 | 13.17 | 19.75 | 26.33 | 32.92 | 39.5 | 46.08 | 54.8 | 65.83 | 0.79 |
| 50 | 13.7 | 20.55 | 27.4 | 50.69 | 41.1 | 47.95 | 54.8 | 68.5 | 0.822 |



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- The account is characterized more on non-liquid account. Depositors encouraged to deposit based on purpose:
 1. **SMARTeN Savings Plus** – is a savings account intended for the education of the depositor. Parents and teen are depositing in this account to reach the Savings Goal at a given period. Credit union provides a Savings Goal Planner to the Youth.
 2. **SMARTeN E-s@ve** is a savings goal to buy computer, mobile phone, digital camera and other electronic devices. The credit union helps the depositor plan for his savings through the Savings Goal Planner.
 3. **SMARTeN Travel Save** is a savings goal for school excursion and travel. The credit union helps the depositor plan for his savings through the Savings Goal Planner.
 4. **SMARTeN Smart Buyer** is a savings goal of the depositor in purchasing school needs such as notebooks, bag, shoes, school uniform etc. The credit union helps the depositor plan for his savings through the Savings Goal Planner.



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