



CREDIT UNION:
My first Financial Institution!

Account Code : S3
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. Youtbee 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'Buzzzzzz 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.
- Interest is calculated on the lowest monthly balance credited to the account every end of each quarter.

Account Code : **S4**

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.

- The account is characterized more on non-liquid account. Depositors encouraged to deposit based on purpose:
 1. **SMARTeen 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. **SMARTeen 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. **SMARTeen 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. **SMARTeen 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.

Employment Access Strategy for Youth (EASY) Program

The **Employment Access Strategy for Youth (EASY)** is the credit union's commitment to help young people ages 20 to 35, particularly those facing barriers to employment, get the information and gain the skills, work experience and abilities they need to make a successful transition to the workplace.

Under the EASY, credit union offers the following programs:

1. **EduLink** – the credit union links with the Credit Union League of Thailand (CULT) to provide out of school youth education leading them to employment opportunities. The targets are young persons with disabilities, youth living in rural and remote areas and high school dropouts. The goal is to develop the broad range of skills, knowledge and work experience youth need to participate in the job market.
2. **JobsLink** collects information of potential employers to help post-secondary graduates or skilled youth obtain career-related work opportunities and to support them to develop their advanced skills, to help them make career-related links to the job market, and to assist them in becoming leaders in their field.
3. **MarketLink** in coordination with CULT's Business Development Center, links the youth entrepreneur to market, provides assistance on packaging and quality control.
4. **Microfinance** – provides loans to unemployed and out of school youth for micro enterprise business.
5. **MicroFranchise** – provides loans to unemployed and entrepreneurial youth to replicate successful business model from among the members using the franchise concept.

GenX Student Loan

1. Parent plus Student Loans:

Description:

The product is intended for parent loans for undergraduate students. Borrow up to 80% of the cost of college at rates as low as ____%. The parent or student must have at least the equivalent 20% in the credit union Educational Savings of the total cost of college education. The loan is payable in ____ years.

The benefit package for the Plus Loan borrowers includes the following features:

- **3% Cash Rebate at Repayment:** on the remaining principal balance after the first 12 months of consecutive on-time payments.
- **2% Interest Rate Reduction:** after first 36 months of consecutive on time payments
- **Generous Borrowing Limits:** Borrow up to the entire cost of education including books, supplies, and even a computer.
- **Simple Application Process**
- **Flexible financing options.** We let you pick the loan repayment term.
 - The repayment can be daily, weekly, semi-monthly and monthly based on cash flow of the business.
 - Members with checking accounts can save time by issuing checks on the date of repayment. Members without checking account may opt to get one. The credit union will facilitate opening the checking account.
 - Repayment can be made through our accredited bank. Simply deposit the payment to our account.
 - Repayment to our friendly staff at our nearest service center or branch
 - Repayment to our friendly staff who visit you on the date of repayment.

2. Graduate Student Loan:

Description:

The product is intended for young professionals who plan to pursue higher education. Borrow up to 80% of the cost of Graduate Education at rates as low as ____%. The student must have at least the equivalent 20% in the credit union Education Savings of the total cost of the graduate education. The loan is payable in ____ years.

The benefit package for the Plus Loan borrowers includes the following features:

- **3% Cash Rebate at Repayment:** on the remaining principal balance after the first 12 months of consecutive on-time payments.
- **2% Interest Rate Reduction:** after first 36 months of consecutive on time payments
- **Generous Borrowing Limits:** Borrow up to the entire cost of education including books, supplies, and even a computer.
- **Simple Application Process**
- **Flexible financing options.** We let you pick the loan repayment term.
 - The repayment can be daily, weekly, semi-monthly and monthly based on cash flow of the business.
 - Members with checking accounts can save time by issuing checks on the date of repayment. Members without checking account may opt to get one. The credit union will facilitate opening the checking account.
 - Repayment can be made through our accredited bank. Simply deposit the payment to our account.
 - Repayment to our friendly staff at our nearest service center or branch
 - Repayment to our friendly staff who visit you on the date of repayment.