



Products & Services For Life

When your time in The Smart Start Kids Club comes to an end, don't worry. You can begin to enjoy even more credit union products and services.

- *Savings Accounts*
- *Certificates of Deposit*
- *I ♥ Savings Club (Ages 13-17)*
- *Christmas Club*
- *Share Draft (Checking) Accounts*
- *Debit Card*
- *Direct Deposit/Payroll Deduction*
- *Online Banking & Bill Pay*
- *Visa Credit Cards*
- *Visa Gift Cards*
- *New and Used Vehicle Loans*
- *Share Secured Loans*
- *Mortgages*
- *Home Equity Loans*
- *GAP Auto Insurance*
- *Discount Insurance*
- *Money Orders*
- *Voice Response*

Discount Tickets

Check out our web site for great member discounts to many local amusement parks, movie theaters and other retail establishments.



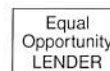
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Office Hours

Monday, Tuesday, Wednesday and Friday
8:00 AM to 4:30 PM
Thursday 8:00 AM to 6:00 PM
Saturday 9:00 AM to 12:00 PM (Military Rd. Only)



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The Smart Start Kids Club



Age 12 And Under



See inside for details.

The Smart Start Kids Club

A Savings Program Just for Kids

From newborns to 12 years old, **The Smart Start Kids Club** is perfect. This is the ideal place to save your allowance, birthday, and holiday money. We will keep your money safe for you until you need it again. You will learn the valuable benefits of saving money so you can get the things you want.

We Reward Great Students!

We know you study and work hard in school. Now get rewarded for your hard work at **Greater Niagara FCU**.

Show us your 4th quarter report cards for English, history, science, and math. If you got an A (or the highest grade possible), you will get \$2.00. If you got a B (or second highest grade possible), you will get \$1.00.



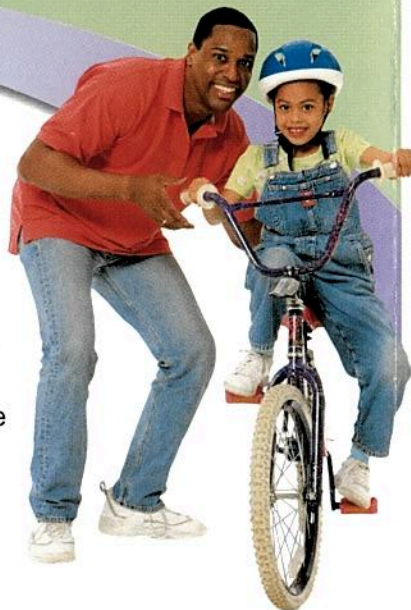
There's More...

As a bonus for opening a Smart Start Kids Club Account, you have access to a specially designed CD just for you. No, it's not a musical CD, but a Certificate of Deposit. You can invest just \$50.00 for 6, 12, 24, or 36 months.

It's Proven...

Studies have shown that children who learn how to save and begin saving at a young age tend to go on to lead happier and more productive lives than those who didn't. Why not give your children or grandchildren a gift that will benefit them for their entire life?

Our Smart Start Kids Club can do just that. Your children or grandchildren can be on their way to saving with a Smart Start Kids Club Account. Bring your child or grandchild to the credit union today! **Greater Niagara FCU** will make your child's first initial \$5.00 deposit to open their account and join the Smart Start Kids Club. You simply add whatever additional amount you'd like to include in the account.



The Smart Start Kids Club

Membership Request Form

YES! I Want To Belong To The Smart Start Kids Club

Whether you're a youngster who wants to open a Smart Start Kids Club Account or an adult who wants to help your children or grandchildren save, just fill out this form and return it to the credit union. Kids, don't forget that you need a grown-up with you when you open your account(s). Adults, bring your youngsters along so they can be involved with the process and see how it all works. It will be their account(s) after all!

- YES, I Want A Smart Start Kids Club Account \$ _____
Deposit Amount - (additional amount you would like added to the initial \$5 paid by the credit union)
- YES, I Want A Smart Start Kids Club CD \$ _____
Deposit Amount - (\$50 or more)
Term - 6, 12, 24, 36 months (circle your choice)

Sponsoring Member _____

Name _____

Address _____

City, State, Zip _____

Phone Number _____

E-mail _____

Bring this completed form, along with your first deposit and the child's social security card or picture ID to the credit union office.



www.greaterniagarafcu.com