



Club Events and Surprises

Throughout the year, the credit union will plan a few events for our Piggy Bank Club members. You'll be invited to an end-of-the-summer picnic with special prizes and games. In the winter, you'll get a chance to visit with Santa with some delicious treats. When your birthday comes, check the mail for a card (and a small gift) from us.



For Parents: Here's to Learning a Great Habit at a Young Age

Just putting coins into a piggy bank is only the beginning. When we can build a lifelong habit of saving even a portion of their birthday money or income from a first job, then we are building a successful financial foundation for life.

Establishing the savings habit and setting money aside for future needs is one of the most important factors in future financial success for a child.

The piggy bank is only one tool in that process. The greater goal is to build the practice of saving. We'll do our best to make it fun and rewarding. Your job (as parents, extended family and mentors) is to encourage your "future millionaire".

Remember, children imitate what they see. Set a good financial example for them, and let them talk to others you know can share great advice about saving money.



Piggy Bank Club

A fun way to encourage kids (youth to age 16) to save and learn more about credit unions.



Just What Is the Piggy Bank Club?

Who can join?

Any child from birth up to age 16 (up to their 17th birthday).

How much money is needed to open the account?

This savings account may be opened for as little as \$10.00. Half of that (\$5.00 maximum) is "on hold" and cannot be spent while the account is active. That \$5 is the member's "share" in the ownership of the credit union. Yes, your Piggy Bank Club account makes you an official "owner" of a share of the credit union.

Does the Savings Account earn interest or dividends?

Yes, once the account has an average balance of at least \$25, interest (or what we call "dividends") are earned. The rate may vary.

What information do I need to open the Piggy Bank Club savings account?

There are a few pieces of information needed. We must have the child's legal name, address, Social Security Number and birth date (preferably documented on legal papers). The person opening the account, whether it is a parent, grandparent or guardian, must have the same information and a legal current government-issued photo identification. (All accounts in a minor's name must have a legal adult also signed on the account.)



Earn Prizes Just for Saving!

We will give you a new piggy bank to get started saving when you open your account here.

Then, when you bring in that full piggy bank, you can choose a prize from our "treasure chest".

We will also take the opportunity to encourage you to keep up the habit, and save more!



Smithville, Ohio
311 Kaufman Dr. | 330-669-2117
Hours: Monday-Friday 9:00am-5:00pm for lobby and drive-thru, and Saturday 9:00am-1:00pm for drive-thru only.
Orrville, Ohio
100 W. Market St. at Main St. | 330-682-2117
Hours: Monday-Friday 9:00am-5:00pm for lobby and drive-thru, and Saturday 9:00am-1:00pm for lobby and drive-thru.

Kid-Tested, Parent-Approved Online Resources to Teach Kids about Money



Simple activities meant to give you ideas for:

- Teaching how money works and what it can do,
- Talking about how family uses money, and
- Modeling good money management.

You may use the activities at no charge for educational, non-commercial purposes.
http://www.creditunion.coop/pre_k/index.html



grab hold of your future

MoneyAndStuff.info is a free financial resource from the experts at Ohio's credit unions to help educators and parents teach their kids and teens about money.
<http://www.moneyandstuff.info>

Find these links and upcoming Piggy Bank Club event info on the Piggy Bank page at www.wccfcu.com