



ARMY OF SAVERS

Niagara Regional FCU
1285 Erie Avenue
North Tonawanda, NY 14120

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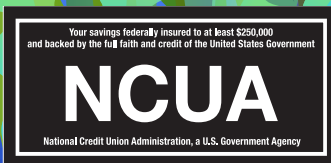
Hours of Operation

Monday - Tuesday: 9:00 AM to 4:00 PM

Wednesday: 10:00 AM to 4:00 PM

Thursday & Friday: 8:30 AM to 5:00 PM

Drive-thru is open until 6 PM on Thursdays



SCHOOL OF SAVERS

About Us

The Niagara Regional Federal Credit Union was chartered in May 1939 by a small group of teachers who had the need and foresight to establish a not-for-profit financial institution owned by its members. One of our core beliefs is educating

young people today will create better informed adults, capable of making smart money management decisions tomorrow. Our School of Savers program aims to make saving money fun, rewarding and educational. By opening and maintain a savings account, your young saver will gain a sense of responsibility and develop the experience needed to know the importance of investing money. The program reinforces basic math skills, and gives hands on experience in handling money. Participation in the program is encouraged but entirely voluntary.

How it Works

Each student's account is established through Niagara Regional FCU

- Account Ownership: Established in the student's name with a joint owner (parent or legal guardian).
- Minimum deposit to open the account is \$2.50. The opening deposit will be matched by Niagara Regional FCU up to \$5.00.
- Minimum in-school deposit - \$0.25.
- Maximum in-school deposit - \$10.00.
- No account maintenance fees.
- Competitive dividend rates paid directly into the account.

Point system

- Each student will be provided with a special pass book to keep track of their points
- Every 25 cents deposited will earn 1 point
- Students can spend their points on prizes or save them for larger prizes
- Points will roll over every school year allowing points to be saved until grade 12
- The student with the most points saved at the end of grade 12 will receive a scholarship

It's Easy to Participate

Each week, on Credit Union Day, students can deposit money at their school.

TO GET STARTED:

- 1) Complete all information on the Membership Application on the next page - remember to sign and date.
- 2) Parent/guardian must provide a photocopy of their driver's license or other government issued photo ID and a photocopy of the student's social security card.
- 3) After we receive the initial deposit AND completed application information, Niagara Regional FCU will send your student a Welcome Packet in the mail.

THEN:

- Send your student's deposit to school on Credit Union Day in the deposit envelope provided.
- Regular deposits are encouraged, although not required.
- The student will receive a receipt for each deposit.
- The student should record all deposits in their deposit register at the time of the deposit.
- Withdrawals cannot be made at the school site. Deposits or withdrawals, for any amount, can be made at any NRFCU branch during normal business hours.
- Students can watch their savings grow online through Home banking at www.nrfcu.com To get started banking online, visit our branch or call 694-7344 to speak with a Member Service Specialist.

Membership Application & Signature Card

All information must be completed to open the account

Student Information

Account #(credit union provides) _____

Are you a U.S. Citizen? Yes No

Name _____

Address _____

Male Female Date of Birth _____

Social Security # _____

Home Telephone # (____) _____

Mother's Maiden Name _____

School _____

Grade _____ Teacher _____

Parent/Guardian/Custodian Information

Are you a U.S. Citizen? Yes No

Name _____

Address _____

Date of Birth _____

Social Security # _____

Home Telephone # (____) _____

Driver's License: State _____ # _____

Address _____

e-mail Address _____

USA Patriot Act

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see and retain a copy of your driver's license or other identifying objects.

Important IRS Information TIN Certification

I certify in accordance with IRS W-9 instructions and under penalty of perjury, (1). that the number shown herein is my correct taxpayer identification number (or I am waiting for a number to be issued to me), (2). that unless designated below, I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding and (3). that unless designated below, I am a U.S. person (including a U.S. resident alien).

I am subject to backup withholding

I am exempt

I am a foreign person other than a U.S. resident alien (complete IRS form W-8BEN)

Authorized Signatures

I/We hereby make application for membership in and agree to conform to the By-Laws or any amendments thereof in the Niagara Regional Federal Credit Union By signing this application, I/we authorize Niagara Regional Federal Credit Union to obtain a credit report in connection with this request. I/We agree to the rules and regulations of Niagara Regional Federal Credit Union that I have received in person or will receive in the mail.

X _____

Student Signature

Date

X _____

Parent/Guardian/Custodian Signature

Date


Niagara Regional
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www.nrfcu.com

