



Let's Face it – there is a lot of stuff you want and need and with a little planning and money management you can get it. Take that first paycheck or your allowance and deposit it into one of the account options at Ideal CU and you are on your way. Sweet!

It's easy to just start saving with the Share Savings Account or if you are more of a spender, open a Free Student Checking Account. The Free Student Checking costs you nothing and you still get a Debit Card that is as good as cash plus you can shop online, check your balance online and withdraw funds 24 hours a day.

And once you have opened a Free Student Checking account you are now eligible to seriously get into managing your financial future. Get a Student Savers CD. Or check out the Credit Builder Loan. It's cool for student members looking to build their credit and start establishing that solid financial foundation they'll need when they start looking for a new car, first apartment or for financing college.

So check things out, talk to your parents and come see us at Ideal CU. Or go to www.idealcu.com for more information.

Share Savings

It is easy to start.

Opening a Share Savings Account makes you a member of Ideal CU.

Free Student Checking

Know what you have and get it when you need it.

The Ideal CU Free Student Checking Account is designed to meet the unique needs of students by providing cost-savings and easy online account access.

Free Student Checking

Account Description	A free checking account designed especially for high school and college students. No monthly maintenance fee, no minimum balance requirement and great convenient benefits.
Age Restrictions	High school and college students up to age 24. Must show student ID to open. Parent/guardian must also be on account if student is under 18.
Minimum Opening Deposit	\$50
Monthly Maintenance Fee	\$0
Minimum Balance Required	\$0
Free Debit Card	Use your FREE Ideal CU Cash & Check Card instead of cash or checks for purchases at millions of locations.
Free Online Banking & Bill Pay	Secure online access to your account makes it easy to stay in control of your finances. Monitor your accounts for up-to-date details, make payments, pay bills online and more
Free Mobile Banking <small>with Mobile Check Deposit</small>	Use your mobile phone to check balances, transfer funds, deposit checks, find a branch or ATM, pay bills and more. Download the Ideal CU Mobile Banking app on the iTunes or Google Play store!
Free Paper Statements & eStatements	Sign up and help the environment while keeping your financial information safe and secure
Free Account Alerts	Receive email or text message reminders about important activity that you request
ATM Access	Ideal CU ATMs – Free Non-Ideal CU ATMS – 10 free withdrawals and/or balance inquiries per month, \$3.50 for each additional non-Ideal CU ATM transaction.

* For current rates visit www.idealcu.com

Student Products

Student Savers CD

For those with more of the future in mind.

Once you've opened your FREE Student Checking Account, you are also eligible to open a Student Savers CD which earns a huge rate!* The special Student Savers Certificate of Deposit (CD) was designed to help teach teens the benefits of savings by paying an above-market rate. The Student Savers CD is available only for members age 14-17. The term will vary because the Certificate's maturity date is the teen's 18th birthday. Funds will be deposited into the student's Share Savings Account during the month of their 18th birthday.

* The Student Savers CD must be in the teen's name and only one Student Savers CD per teen can be opened. The minimum opening balance is \$25 and additional dollars can be added at any time, up to the limit of \$1,000. Restrictions apply. Student must have a Student Checking account in good standing to qualify for Student Savers CD. If the student needs to cash in the CD prior to their 18th birthday, a penalty of 100% of the interest earned will be assessed.

Credit Builder Loan

Jump start your credit history.

Ideal CU is proud to offer a special loan for student members looking to build their credit and construct a solid financial foundation. A sound credit record can help in applying for jobs, house or apartment rentals, credit cards, auto and other loans, and much more.*

Here's how it works:

- Loan is granted up to \$2,500. No credit check required.
- Funds from loan are then placed on a hold in your savings account.
- Monthly payments are made to loan to help build credit
- Once loan is paid in full, the funds on hold in your account are released and now are yours to use!

*Proceeds are held in the Share Savings Account until the loan is paid in full. Loan rate varies as share rate changes. Monthly or biweekly payment options available. If delinquency exceeds 61 days, share account will be cashed out and the loan repaid in full. Auto pay may be required. Terms and conditions are subject to change. Co-signer required on loans for individuals under the age of 18 Not all members will qualify. Depending on members' specific circumstances, it is possible that not all members will have a stronger credit record at the end of the term.



Call 651-770-7000

Click www.idealcu.com

Visit 6 Locations



Federally insured by the NCUA