

Kirby Kangaroo Children's Account

- For children to open a savings account to start showing them the right way to save money and how rewarding it can be
- Available for children ages 0-12 years of age
- Has to have a parent or legal guardian on the account
- Account can be joint or Uniform Gift to Minors Act (UGMA); If UGMA account, child is not allowed to withdraw, ONLY custodian is allowed to withdraw until minor reaches the age of twenty-one (21)
- Need a copy of the child's social security card or birth certificate
- The adult on the account will need to be verified through normal verification process if a new member
- Biometrics will not be captured for the child since they are less than eighteen (18) years of age
- This account is designated by share class "3"
- Minimum opening deposit of \$5.00 required
- The Kirby account is based on a credit system. Every time the child makes a deposit to their Kirby account they will receive a Kirby credit/dollar
- One (1) Kirby credit/dollar is awarded for each deposit of \$5.00
- A maximum of twenty (20) Kirby credits/dollars for a \$100.00 deposit or more
- Once member has saved up enough Kirby credits/dollars, they can purchase a gift with them
- This teaches the child responsibility by keeping track of their Kirby credits/dollars and the process of redeeming them for prizes
- Member will receive an official membership card, credit folder and a prize
- After deposit of \$50.00 in the Kirby Club (share/savings) Account it will start earning dividends (interest)
- Dividends (interest) are compounded monthly
- Dividends (interest) are credited monthly
- Kirby Kangaroo account is not eligible for Hopewell On-line
- If parent or legal guardian has their own account, they can view the child's through their on-line account
- Member will receive 4 newsletters during the year
- The Kirby Kangaroo Club also includes a FREE exciting interactive website. Members can visit www.hopewellfcu.org, click on savings link, click on kids and teens and then click on Kirby 's picture for stories, games, coloring pages and jokes.
 - The Stories station has multiple stories about Kirby's Adventures and how he was able to make money, save money and use his money for wise purchases
 - The Games station is an interactive area for the children to play games. The games are great in helping the children with decision making skills and lots of practice with their Math skills
 - The Coloring Pages is a station where the children can print out their favorite picture of one of Kirby's adventures and have fun coloring it
 - The Jokes station is a fun interactive area where kids can share their favorite jokes with other kids
- The Kirby Kangaroo Club Account is a great learning tool for this age group. Teaching them important life skills about saving, responsibility and purchases. With the free interactive website, kids can learn and have fun with no worries for their parents because it is a safe website
- Kirby is the official mascot of the Kirby Kangaroo Club
- Once the child reaches the age of 13, they need to be converted to a CU Succeed Club or a regular Share (savings) account