

## 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. Keep in mind that your Thorold Community Credit Union accounts are easily accessible via Member Card, Member Direct online banking, and by visiting our branch in person. If you need a loan for a car, furthering your education or purchasing your first home, we can help you. We are here to grow with you and to meet all of your financial needs.

- Savings Accounts
- Chequing Accounts
- Term Deposits
- The Smart Start Kids Club (Youth Savings Program)
- The I Love Savings Club (For Those 13-17 years old)
- Member Direct Online Banking
- Member Card
- Direct Deposit
- Money Orders
- Cuets Mastercard
- Personal Loans
- Mortgages
- Merit Lines
- And More...



63 Front St. S.  
Thorold, Ontario  
L2V 0A7

Phone: (905) 227-1106

Fax: (905) 227-1109

E-mail: [twhalen@thoroldcu.com](mailto:twhalen@thoroldcu.com)

[www.thoroldcu.com](http://www.thoroldcu.com)

### Office Hours

Monday to Friday 9 am - 5 pm &  
Saturday 9 am - noon eastern time



Thorold Community  
Credit Union

The  
**Smart Start**  
Kids Club





# The Smart Start Kids Club

## A Savings Program Just For Kids

Thorold Community Credit Union wants to teach children about financial responsibility, and show them how to build a strong foundation for their future. The Smart S.T.A.R.T. (Savings Today Are Rewards Tomorrow) Savings Club is designed to provide a fun way for children 0-12 years of age to learn about saving money.

## Dollars For Scholars

At Thorold Community Credit Union we offer rewards for kids that work and study hard in school. All Smart Start Account holders will be eligible to earn money for receiving a great report card from school. We want you to know that we promote hard work in school, which is very important to a child's future success.

Students may submit a copy of their report cards by mail or in person at our branch. We will deposit the dollars for scholars money into the student's Smart Start Kids Club account.

A (or the highest grade possible) = \$2.00

B (or the second highest grade possible) = \$1.00

Open a Smart Start Kids Club Account now! All you need is \$5.00 or more. As an added bonus for opening a Smart Start Kids Club Account you can invest in a Term Deposit. You can invest just \$50.00 for 6, 12, 24 or 36 months. Once you have put the money aside for the given period of time, when that time's up, the money is yours to do whatever you desire with it!

## It's Been 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. With only \$5.00, your children or grandchildren can be on their way to saving with a Smart Start Kids Club Account. With only \$50.00, our Term Deposit can help them save for the long term. Both will help them realize that saving takes time but is rewarding especially since they receive dividends. Bring your child or grandchild to the credit union today!

# 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!

Sponsoring Member \_\_\_\_\_

Member Name \_\_\_\_\_

Member Number \_\_\_\_\_

☐ YES, I Want A Smart Start Kids Club Account \$ \_\_\_\_\_  
Deposit Amount - (\$5 or more)

☐ YES, I Want A Smart Start Kids Club Account \$ \_\_\_\_\_  
Term Deposit Amount - (\$50 or more)  
Term - 6, 9, 12 months (circle your choice)

Parent or Guardian \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Signature \_\_\_\_\_

Sponsoring Member \_\_\_\_\_

New Member \_\_\_\_\_

Bring this completed form, along with your first deposit and the child's birth certificate to the Credit Union office.