

Kids & Saving

Start your kids saving early! Open an FCCS Young Achiever Account for your children or grandchildren and get them started on their savings journey in a fun and interactive way.



YOUNG ACHIEVER ACCOUNT

It's never too early to start saving, we are making it easy for you to teach your children or grandchildren to get the best results possible. Whether your child is saving up for a video game, an iPod or some books, they're going to need a push in the right direction. Our Young Achiever Account is a great way to get them started!

- Bonus Interest rate available
- No fees for kids
- Watch your savings grow
- Apply online for rewards

Young Achiever Account	
Deposits	✓
Withdrawals	✓
Transfers	✓
Passbook	✓
Redicard	✗
Minimum Bal to open	\$1
Interest Calculation	Interest is calculated on the daily credit balance of the account and credited monthly. Refer to Interest Rate brochure for current Interest Rates.
Internet Banking	On application*
Telephone Banking	On application*
BPAY	✗
Direct Credits	✓
Direct Debits	✗
Periodic Payments	✗
Auto Sweep	✗
Statements	June and December

*Internet/telephone banking are available on application where the Young Achiever is;

- 12 years+
- the account holder
- a signatory to the account



Be part of the savings squad!

As an added feature of our Young Achiever Account we have put together a fun, interactive and educational website designed to guide kids through their savings.

- A fun and interactive website
- Teaches kids to save for their future
- Tips and hints for parents and children

Check out fccs.savingsquad.com.au today!



- Funds are available At Call
- No fees payable
- Competitive Interest rate
- 24 hour Internet banking and Telephone banking available
- Bonus Conditions: Make a deposit and no withdrawals in a calendar month to receive the bonus rate
- Additional Rewards Conditions: Make a minimum deposit of \$40 per calendar month and increase balance by \$240 over 6 months to apply online for a reward
- Eligibility is restricted to members under the age of 18 years. Upon attaining the age of 18 accounts will be closed and the funds transferred to an Achieve Saver Account
- Interest Rates: Interest rates applicable are set out in our Interest rates brochure which is available at any FCCS Credit Union branch, by emailing info@fccs.com.au or calling 1300 361 555

Switch to FCCS and get all these benefits and more

From your daily accounts to your home loan and retirement plan. We'll take better care of you with excellent service, great rates, and low, or no fees.

We can provide you with all the products and services you would usually find in a major bank. From everyday saving and investment accounts, to credit cards, loans, insurance, Internet banking and financial planning.

Switch to FCCS and be better off today!

Become a member. It's as easy as 1, 2, 3.

Anyone can become a member.

1. Use the membership forms available online at www.fccs.com.au.
2. Mail the forms to us or call in to one of our branches or Australia Post Office outlets.
3. We'll get back to you once we have your application to establish your membership.

