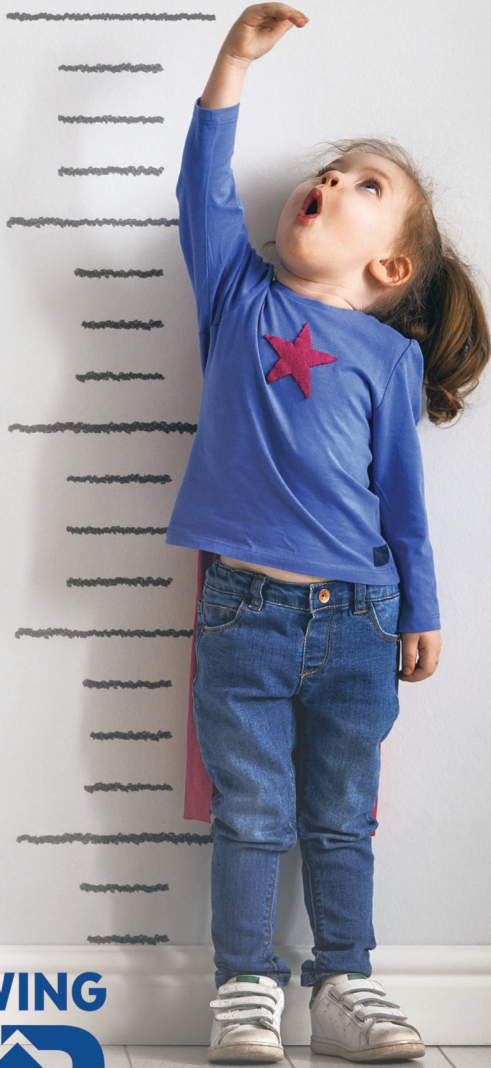


# Growing Up MidWest

## One account to grow with

We want to give your child the financial tools they need, so we've created Growing Up MidWest accounts that will grow with your child as well as teaching them along the way.



	Acorns (Ages 0-4)	Sprouts (Ages 5-12)	Roots (Ages 13-17)
<b>As your child grows, the program grows with them converting to the next program automatically.</b>			
	It's never too early to start saving for your child's future and help your little Acorn to <b>understand money</b> .	Our acorns have sprouted and are ready to <b>understand</b> what <b>saving</b> is all about.	Our tree has sprouted and grown. Now we want to help establish their roots in the financial world with an account built to help them <b>understand spending</b> .
<i>Newsletter</i>	Mailed Newsletter*	Mailed Newsletter*	Emailed Newsletter*
<i>Birthday Card</i>	No	Yes	No
<i>Events</i>	Yes	Yes	Yes
<i>Dividends</i>	Premium dividend rate for the first \$500 in deposits. Balances over \$500 will receive standard Youth Account rate.	Premium dividend rate for the first \$500 in deposits. Balances over \$500 will receive standard Youth Account rate.	Premium dividend rate for the first \$500 in deposits. Balances over \$500 will receive standard Youth Account rate.
<i>Additional Details</i>	*Mailed newsletters will include invitations/discounts for the special events, savings tips, games and contests for prizes that encourage the child to use the account.	*Mailed newsletters will include invitations/discounts for the special events, savings tips, games and contests for prizes that encourage the child to use the account.	*Emailed newsletters will include invitations/discounts for the special events, savings tips, and contests for prizes that encourage the child to use the account.

**Youth Checking** Are you ready to try your first checking account? Our Growing Up MidWest youth savings account holders who open a checking account with an adult joint account holder are eligible for 2 courtesy fee reversals per year so your child can learn while using their account. We also feature Opt Out options for debit card purchases and card control features from our mobile app for peace of mind.

**Youth Share Certificiates** Has your savings grown and you're looking for a way to earn some additional money on your savings? We have the Branch into Savings Certificates available to all Youth Savings account holders. These are 12 month certificates (\$500 min -\$1000 max, one per account) with a premium dividend rate. This certificate will automatically renew at the current Youth Certificate rate. Certificates that renew after a member's 18th birthday will renew at the standard 12-month rate.