Open a youth or teen account

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It's never too early to start saving. Members under 18 can open their own accounts with a parent or guardian as a joint owner.

Account	Ages	Highlights
Young savers	0 to 12	No minimum balance; quarterly prize drawing for young savers
Teen savings	13 to 17	Higher dividend rate on the first $1,000
Teen checking	15 to 17	Debit card with spending limits the parent controls; no overdraft

What to bring

- The young member's birth certificate or passport and Social Security card
- The parent or guardian's photo ID
- The $5 membership share

The parent or guardian doesn't have to be a member already. They can join at the same time.

When a teen member turns 18, we'll reach out to switch their accounts into their name alone. Nothing changes until you tell us it's time.