

# YOUTH CERTIFICATE PROGRAM\*

## Tier 1: Super Saver | Ages 2 - 10

**5.00% APY**

Minimum Initial Deposit - **\$50**

Minimum Additional Deposits - **\$10**

Maximum Deposits Allowed - **\$1,000**

Matures on 10th birthday

*Early Withdrawal Penalty - 540 days of interest*

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## Tier 2: Economic Explorer | Ages 10 - 15

**7.00% APY**

Minimum Initial Deposit - **\$75**

Minimum Additional Deposits - **\$10**

Maximum Deposits Allowed - **\$2,000**

Matures on 15th birthday

*Early Withdrawal Penalty - 450 days of interest*

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## Tier 3: Money Master | Ages 15 - 18

**10.00% APY**

Minimum Initial Deposit - **\$100**

Minimum Additional Deposits - **\$25**

Maximum Deposits Allowed - **\$3,000**

Matures on 18th birthday

*Early Withdrawal Penalty - 270 days of interest*

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**\*Passports must be complete 2 weeks prior to certificate maturity. For all Youth Certificates, a qualifying adult must be a full service member of GMFCU. Qualifying adult must have a share draft account with a minimum of \$200 direct deposit monthly.**

APY= Annual Percentage Yield

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