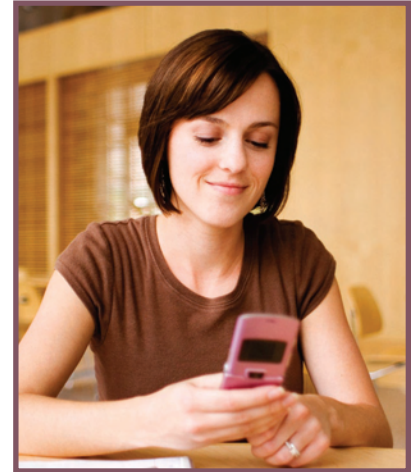


# STE CREDIT UNION OFFERS A STUDENT SOLUTIONS PACKAGE TO HELP YOUR CHILD GAIN FINANCIAL INDEPENDENCE WHILE OFFERING YOU PEACE OF MIND.

## Checking Account with Debit Card

Open a checking account in your child's name, with yourself as the joint owner if your child is under age 18, and receive a MasterCard debit card for your student's everyday buying needs. A STE Credit Union debit card is accepted most everywhere MasterCard is accepted and can be used for direct purchases or at an ATM to withdraw cash. (For a list of the over 25,000 free ATMs nationwide, visit our web site and click on *Our Locations* and then click *AllianceOne ATMs* or *CO-OP Financial Services*.) For further convenience and peace of mind, you can set up automatic or direct transfers into your child's account and monitor account activity through the use of our E-Account service.



## VISA Gift Cards

Budget your child by purchasing VISA gift cards in values of \$25 - \$500. These versatile cards can be used for most purchases.

## VISA Credit Card

Don't let your child get trapped by credit card predators who entice students with teaser rates and later hike the rate. Instead, set up a VISA credit card in their name before they leave for college. You'll know your child has a card with no annual fee, no cash advance fee, no balance transfer fee, and no late payment rate change.

## Shared Branches

With our nationwide network of shared branches we have almost 200 locations statewide and thousands nationwide, with varying hours of operations. Your student can visit any of these locations and conduct business as they would at our main office. Visit *Our Locations* page of our web site for the closest branch.

## Youth Auto Loans

To assist the next generation in wisely establishing credit, we offer a Youth Auto Loan. This program is open to all members aged 16-18 and offers all the benefits and rates of our regular vehicle loans. All that is required is a qualified co-borrower who is the parent or guardian. After twelve months of favorable repayment history and when the minor is 18, the co-borrower can request to be removed from the loan.

## Smart Solutions

Help your child's transition to adulthood by providing them tools to responsibly manage their finances. You have needs; we have solutions – call us today.