

Improved ABC Program

Follow the steps below for a new and improved ABC program:

1. Open an account at Keystone UMFCU – applications available on web site [keystoneumfcu.org](https://www.keystoneumfcu.org)
2. or call 888-972-0797 to activate carrier pigeon (if you already have an account, skip to number 2).
3. Go to school 😊 Preschool, k-12, college, tech school, any classes...
4. Work hard, study hard, do your homework, and learn lots (do not be distracted by pigeon).
5. Get your report card – electronic or paper (don't let the dog eat it, that will upset the pigeon)
6. Send it to Keystone UMFCU – snail mail, email, fax, carrier pigeon (you only have 45 days)
7. Deposit into your account – snail mail (no cash, check only), picture deposit, transfer from Mom, Dad, Grandparents, Aunts or Uncles account (carrier pigeon is not trained for this).
8. Keystone UMFCU will match deposits into your account according to the following:
A - \$1.00, B - \$0.50, C - \$0.25 (up to \$5.00)

Relax (only for a moment, we don't want the pigeon to fall asleep) and repeat!



ABC

Student Debit Cards

A great way for students to build financial responsibility



Student Benefits:

- No need to carry cash
- Protection of a PIN #
- Can pay for student activity fees, sports, lunches, books, etc.
- Money on hand for after school activities, food, gas, school supplies, etc.

Parent Benefits:

- No worrying that you forgot to give your student money
- Ability to monitor spending and transfer money between KUMFCU accounts
- CardValet lets you set spending limits and turn the card on and off

Checking account required to receive debit card. Follow this link if you already have a KUMFCU savings account <https://www.keystoneumfcu.org/pdf/account-change-form.pdf>. See below if you need to open a new account. First debit card is free, replacement debit cards have a \$5.00 fee unless they are expired.

Don't already have an account at Keystone UMFCU?

No worries join now, and we'll start you on your way to savings with a \$5.00 student deposit*. Membership application available on web site or this link <https://www.keystoneumfcu.org/pdf/membership-application.pdf> .

- Be sure to include the initial \$25 to open the account (your money, not a fee) and sign the second page
- An adult must be on the account with you and sign under "joint owner"

*post account opening and subject to rules and regulations