



**SOAR – Student Ownership And Responsibility**  
(Special Services for Members 14-21)

**Your Future Is Our Future!**

That's our motto here at Birmingham Bloomfield Credit Union. If you are between the ages of 14-21 and want to begin a financial relationship, establish credit and learn about basic finances, then **BBCU** has a program designed especially for you. This program is designed to help you build a firm foundation for financial success.

**Regular Savings, Term Share Certificates, Super Saver, & Accounts**

- ❖ Low \$5 minimum balance, which represents your member share.
- ❖ Interest bearing accounts that help you achieve your savings goals.
- ❖ Allows teens to save for that special bike, laptop or iPod. Teens should begin the savings habit early in life to ensure they become good stewards of their money.

**SOAR Checking Account**

- ❖ No monthly fee or minimum balance with unlimited check writing.
- ❖ First box of checks is on BBCU.
- ❖ Good way to learn organizational skills and money management.
- ❖ A great opportunity to help students get experience with financial management, budgeting, and check writing. Students can benefit from starting to handle money early, and learn the skills needed for later in life.

**Virtual Branch Online Banking**

- ❖ A FREE service that keeps you connected to your account 24 hours a day / 7 days a week.
- ❖ Account inquiries, make transfers, download history and receive notifications.
- ❖ E-statements & Electronic Bill Pay

**Debit MasterCard / ATM Card**

- ❖ Looks like a credit card but acts like a check. Purchases are automatically taken from your checking account.
- ❖ Accepted worldwide wherever the MasterCard logo is displayed.
- ❖ Designed to give members convenient electronic access to their account. In fact, you can use your debit/ATM card at more than 28,000 surcharge free CO-OP Network locations across the country including 7-Eleven.

**Loan Rate Discounts / AAA Auto Insurance Discount**

- ❖ SOAR members get ¼% APR discount off the current rate for their first car purchase\*
- ❖ Low rate Visa credit cards\*
- ❖ Receive a discount on AAA car insurance.

\*Loans and credit cards subject to restricted borrowing guidelines and may require a qualified co-signer. See a credit union representative for details.

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