

Dear Harper Creek High School Parents and Students,

We're pleased to continue to offer students the exclusive opportunity to manage their finances with the Harper Creek Branch of BlueOx Credit Union.

Every Friday when school is in session, student members (as well as school staff) have access to make deposits, withdrawals, cash checks and open accounts at the branch located in the cafeteria from 10:30 a.m. to noon.

BlueOx Credit Union will make the initial \$5 beginning deposit for all HCHS students opening an account at the Harper Creek High School Student-Run Branch this school year. There are no monthly service or minimum balance fees, provided students elect to receive their statement electronically. A joint owner is not required for a Savings Account; however, to open a Kasasa Checking Account or obtain ATM/Debit Card access, we are asking for parent (or guardian) permission and joint signature. This will allow parents the opportunity to provide day-to-day guidance. Getting started now allows young adults the opportunity to learn account management on a small scale, before the finances of a household budget become reality. Our staff will also be diligent partners in getting them off to a good start.

Student accounts include FREE 24/7 access to Online, Mobile and Text Banking, as well as Mobile Apps with retail coupons and discounts for Android™ and Apple® devices, Mobile Deposit, Mobile Wallet (Apple, Google and Samsung Pay), student loans to help establish good credit and numerous other benefits. For more information, please visit **BlueOXcu.org**.

We look forward to our continued partnership with the Harper Creek community!

Sincerely,



Fran Godfrey, President/CEO

What is a Student-Run Credit Union Program?

A student-run credit union is a credit union branch inside a school. Student workers are instructed and mentored to run the branch. Students who are selected to work at in-school credit union branches gain valuable job skills, learning the importance of confidentiality, professionalism and good communication skills.

Why is a School-Based Savings Program Important?

It's never too early to learn smart financial habits. Mastering financial knowledge and gaining financial skills and habits in a hands-on learning environment helps students to be better prepared to make

important financial choices and participate fully in our economy and financial system as they enter adulthood.

Additionally, the program can be integrated with the school's financial education activities, money management courses and career development programs. Financial education information will be available as well.

Is a Student-Run Credit Union a "Real" Credit Union Branch?

Most definitely! While more complex products and services may require support from our office, branch supervisor and HCHS grad, Shelby Fleming, will be on hand to help.