

## Regular Savings for Children

Our Regular Savings for Children account encourages those under 18 years of age to learn about personal finance. With a minimum opening deposit of \$10, minors can gain valuable early money-management experience by earning an Annual Percentage Yield (APY). Transfers from a Regular Savings account to another account or to third parties by pre authorized, automatic, computer, or telephone transfer are limited to six per month with no transfers by check, draft, debit card, or similar order to third parties.

### View Rates

This account offers all of the advantages of our [Statement Savings Account](#) with one extra plus: the minimum daily balance requirement of \$200 is waived while the customer is under 18 years old. See [fee schedule](#).

### Ready to Open a Regular Savings Account for Children? Know What to Bring.

Safe and seamless. We're here to make your banking experience just that. To help you quickly navigate the account-opening process at your local branch, let's start with what you need to have on hand:

- ✓ **A parent or legal guardian** (as the required account co-owner for those under 18)
- ✓ **Forms of identification:**
  - ONE primary ID\* for the parent/legal guardian (if student is under 18): Driver's license, state ID card, passport, military photo ID or other government-issued photo ID
  - ONE secondary ID for the parent/legal guardian (if student is under 18): Social Security card, credit or debit card, account statement from another financial institution, insurance card, birth certificate, pay stub, current student ID, utility bill, union membership card, voter registration card, W-2, tax return or lease agreement
  - TWO IDs for the minor: School ID (if he/she has one), Social Security card, state ID card or birth certificate

**✓ Personal information:**

- Full legal name
- Date of birth
- Social Security number
- Address (physical and mailing)
- Phone number (cell, home and work)
- Email address
- Employer
- Occupation

**✓ A minimum deposit of \$10****✓ A security question and answer, to attach an extra layer of security to your account**

*\*NOTE: If primary identification is less than 60 days old, address verification is required. Acceptable forms of address verification include:*

- *Copy of lease agreement;*
- *Utility bill*
- *Car registration*
- *Pay stub or tax return dated within the last 30 days*
- *Bank or credit card statement dated within the last 30 days*

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