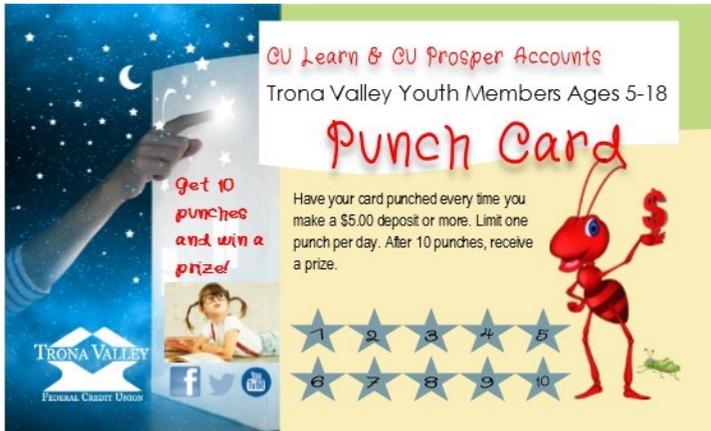




## CU Learn Punch Card Program Disclosure



Trona Valley Federal Credit Union's CU Learn and CU Prosper Punch Card Program is designed to teach young children the importance of saving by encouraging children to make deposits into their accounts. People learn best by doing; therefore we encourage that parents bring their children into the credit union so that the child can make deposits into their own account. By allowing the child to make their own deposits they will learn valuable financial life skills; such as how to make a deposit, how deposits and withdrawals affect their accounts, how their credit union works, and to build a lifelong relationship with Trona Valley Federal Credit Union.

### Official Rules

- Earn one punch per day for a deposit of \$5 or more. (NOT one punch per \$5), transactions cannot be split.
- After ten punches the child will receive a prize (prizes are available at all office locations while supplies last).
- The back of the card has been filled out to contact the winner (name, age, phone number), and the completed card be submitted to Trona Valley Federal Credit Union.
- The permission to post their first name, age, and the office location where they entered their completed punch card on our website, Facebook pages, and/or any other publication Trona Valley Federal Credit Union so chooses.
- Multiple completed punch cards CAN be entered.
- Punches must be earned by one child. (Sibling punches can NOT be combined on one card.)
- Direct, ACH or auto transfer deposits do NOT qualify for CU Learn and CU Prosper punches.
- Pays for A's do NOT qualify for CU Learn and CU Prosper punches.

The CU Learn Punch Card Program is open to Trona Valley Federal Credit Union members ages 5-18. This program is not a requirement of membership. This program is a free benefit to our youth members. Trona Valley Federal Credit Union reserves the right to change and alter the CU Learn and CU Prosper Punch Card Program at anytime without notice.

**\*Punch card is Guardian/Owner/Member responsibility.**