



A Note to Parents

Lake Catholic High School has partnered with Cardinal Credit Union on the SmartStart Lake Catholic High School Branch initiative. In addition to operating one of the first student-run branches in Northern Ohio, the partnership is providing a disciplined financial literacy program designed to develop responsible money management skills in high school—a far better approach than learning the hard way by making costly financial mistakes in the real world of college and young adulthood.

We encourage all students to open a free checking account for use at the student branch. Regular use of the branch will be coupled with significant opportunities for financial education in group presentations in the classroom and in individual conversations with branch staff. Our intent is to immerse students in a “culture of thrift,” putting sound money-management skills into practice as they learn by doing in a controlled environment.

Your child’s participation in this important initiative is optional. If you haven’t already done so, please take a moment to complete the brief application on the reverse of this page.

QUICK ACCOUNT APPLICATION

Instructions

You may return the application to the Student Branch located inside of your high school, your Financial Literacy Teacher, the Main School Office, or any of the Cardinal Branch Locations. (Please be sure to secure your application in a sealed envelope if not handed to a Cardinal Employee Directly)

Cardinal will waive its standard \$5 membership fee.

Please complete and sign below.

High School _____

Student Name _____

Address _____

City _____

Student SSN _____

Drivers License or Student I.D. Number _____

ISSUE _____ EXP _____ (if applicable)

Student Date of Birth _____

Student Email _____

Home/Cell Phone _____

Joint Account with Parent (Optional)

Parent Name _____

Parent SSN _____

Parent Drivers License _____ ISSUE _____ EXP _____

Parent Date of Birth _____

Parent Email _____

Parent Home Phone _____

Parent Signature _____

Date _____

Deposit Insurance Agreement

By Signing below, I/we understand the following disclosure statement.

Authorization

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

https://www.cardinalcu.com/wp-content/uploads/Full-Online-Disclosure-Privacy.Mbrshp.Funds-Avail.EFT_.TIS_.pdf

Student Signature _____ **Date** _____

Unrivalled Benefits, Incomparable Value

- No Minimum Balance¹
- No Monthly Fee
- No ATM fees. Receive unlimited ATM fee reimbursements.²
- Earn Interest (Share Savings)
- FREE Mobile App
- FREE Online Banking
- FREE Online Bill-Pay
- FREE Phone Banking
- FREE Online Statements
- FREE Online Check Images
- FREE Debit MasterCard
- FREE Direct Deposit
- Unlimited Check Writing
- Unlimited Teller Transactions
- Savings Overdraft Protection



Who Needs ATM Fees?

Why pay ATM fees, just to access your own money?

With Student Checking™ all ATM fees are reimbursed.² That means free ATM access, any machine, anywhere.



¹This account has no balance requirements for members ages 16-26. Once a member reaches age 26 or older, he or she must enroll in one of our standard checking products. ²ATM fees are reimbursed weekly when notified of charges. Cardinal reserves the right to modify or discontinue the ATM fee rebate at any time. Open to Students at our partnered schools. Lake Catholic HS, Eastlake North HS, Mentor HS, Willoughby South HS, Northern Career Institute (Eastlake) and Notre Dame Cathedral Latin. Account type 70, Student Checking.

