

KOALA CLUB (**5 -12 years of age)

Goals:

- Assist in building financially savvy young members
- Teach them to recognize, value, and effectively manage money
- Build basic understanding of saving and investing
- Introduce the principles of delayed gratification & how to save for goals



Features:

- Koala Club ID card, stamp card, and a piggy bank upon joining. Please ensure we get a good mailing and e-mail address so we can send quarterly Coindexter® newsletters, reward items, and event invitations!
- Any deposit made by the Koala Club member in person at any Kirtland FCU branch earns them the right to choose one prize from Koda's Treasure Chest, limited to one prize per day.
- Members earn a stamp on their card for qualifying deposits (*see below*), completing Kirtland FCU-approved financial learning activities, and in their birth month. Completed stamp cards may be redeemed for a reward.
- [Free Coindexter® membership through Kirtland FCU's website.](#) Quarterly Coindexter newsletters, featuring educational articles, fun activities, and invitations to financial learning events for kids, including the annual Youth Money Extravaganza!
- During his/her birth month, Koala Club members who visit a (*ONE*) branch can grab a handful of marbles from the Koala Club Birthday Money Jar. That equivalent currency amount will be deposited in the member's account as a birthday gift from Kirtland FCU. The month a member turns 13 years old, he/she will "graduate" into Club F.I.T.!

Details:

- The Koala Club stamp card. A filled card (*10 stamps*) can be redeemed for a free movie ticket or a stuffed koala bear. Filled or lost cards will be replaced. Accomplishments from lost cards will be reinstated on a new card *ONLY* if our e-notes and electronic deposit records verify the accomplishments. New stamp cards may be obtained at any Kirtland FCU branch or mailed to the member.
- Members earn a stamp on their card for every deposit of at least \$15, limited to one deposit per day. They can also earn a stamp for proof of completion of a Kirtland FCU-approved financial learning activity, and one stamp to celebrate within their birth month. Please safeguard the stamp card and have the Koala Club member present it in person for stamping at any branch for each event/transaction; maximum limit of 4 stamps per calendar month. Though not required, we prefer to stamp cards in the presence of the youth club member. This program inspires young savers when they do their own deposits.
- ORIGINAL completed stamp card(s) along with a completed [Reward Redemption Form](#) (*available at all branches and on our web site*) can be mailed or brought in to any branch office. A member may redeem a single card for a free movie ticket or stuffed Koala bear, or continue with a new card in order to **SAVE UP** for a monetary reward. The reward will be mailed by Kirtland FCU Marketing/Public Relations within a few days.

REWARD OPTIONS:

| Stamps Needed | Reward |
|---------------|--|
| 10 (1 card) | Cinemark movie gift card or stuffed Koala bear |
| 20 (2 cards) | \$20 Visa® Gift Card or \$20 deposit to their share (<i>savings</i>) account |



**** JOEY account** for children under the age of 5 years. They receive an ID card and piggy bank upon opening the account. Any deposit made by a Joey member in person at any KFCU branch earns the member the right to choose one prize from Koda's Treasure Chest, limited to one prize per day. The month the Joey member turns 5 years old, they'll receive a birthday card in the mail "graduating" them up to the Koala Club!

This credit union is federally insured by the National Credit Union Administration.