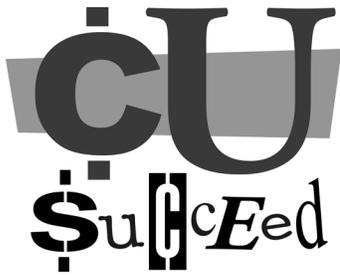


# CU Succeed Youth Club



Our CU Succeed® Youth Club is an innovative Credit Union program to help young people manage their personal finances. Our goal is to provide young people with the information they need to understand the financial issues that affect them and build a solid foundation for success in the future.



## Accomplishing Our Goals

Browse our CU Succeed website at [www.cusucceed.net](http://www.cusucceed.net). You'll find original articles written by young people, for young people, on a variety of financial topics. There are also resources available by topic on budgeting, buying a car, finding a college, starting a savings program, using a checking account and debit card, and more.

## Finding Financial Success

**The Importance of Savings.** Americans have the poorest record of personal savings of any industrialized nation. Yet, savings are essential to building a solid financial foundation. When you begin receiving a paycheck, be sure to "pay yourself first" so you begin to develop a financial cushion. Without it, most Americans are only one to two paychecks away from homelessness.

One way you can "pay yourself first" is through payroll deduction or direct deposit. These services allow you to allocate funds to your savings account before you receive your check.

**Establishing Credit.** Credit is used for everything from what financial services you're offered to whether you're offered a job. Meanwhile, some in the financial world view young people as nothing more than a prize to be won by hooking them on easy credit. That's why it's essential to know how to establish good credit and maintain a good credit rating.

Building good credit takes time. It begins with your first credit card or loan and continues with every payment. Pay your debts on schedule, and you'll be on your way to establishing good credit.

**Your First Auto!** Purchasing a car will have a huge impact on your finances. Make sure you have as much information as possible about the car and about the financing you need to purchase it before you close the deal.

Good news! We can help you with this important purchase. Call or visit us for more information about how we can make buying a car easy.

## Getting Started

Have a question on a financial topic or need a little help learning to manage your money? Call or stop by your nearest Summit branch. While you're there, ask for a complimentary copy of the book "A Guide to Money: Getting a Good Start." Whatever you need, we'll be there to help.

## Benefits

- Free Checking
- Free Visa Credit/Debit Card
- Free Home Banking
- CU Succeed Visa Credit Card

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Member Services 336-662-6200 • 800-632-0210  
Mortgage Call Center 336-662-6206 • 877-223-9563  
24-Hour Loan Call Center 336-662-6202 • 800-288-5252

Join for the Perks.