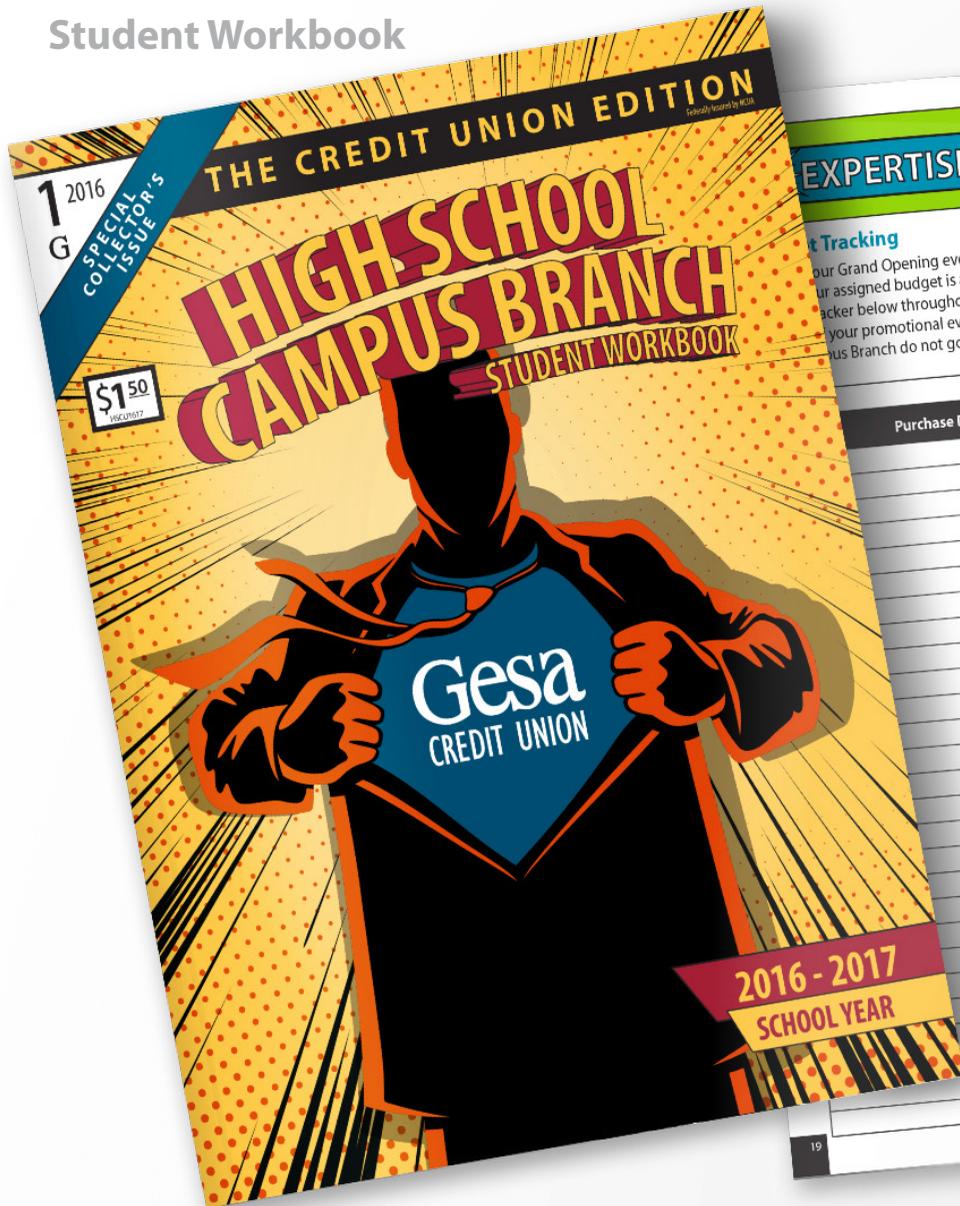


Student Workbook



EXPERTISE ACTIVITY

Expense Tracking
Your Grand Opening events, staying within your assigned budget is a must. Use the tracker below throughout the planning process to ensure your promotional event to ensure your Campus Branch do not go over budget.



Purchase Description	Amount	Remaining Budget

PRODUCTS OFFERED

Your High School Campus Branch also offers financial products to complement the services available. These products were custom made with students in mind. Financial products available at your Campus Branch include:

Savings Account



This product is a basic savings account that is used to establish a membership at Gesa Credit Union. All members are asked to deposit and maintain a minimum of \$5 into a regular savings account. This \$5 represents the member's "share" in the credit union as a member and part-owner.

SAVINGS ACCOUNT LOWDOWN

- Minimum to open is \$5.
- No minimum balance or monthly service charge; really is free!
- Free ATM Card makes it convenient to access your funds.
- Direct deposit for payroll checks are welcomed.
- Terrific way to create a habit of saving.

Student Checking Account



A free checking account designed to be the perfect starter checking account. The student checking account comes with a free Gesa VISA® debit card, but the accounts are unable to overdraw—making it a terrific training account for students!

STUDENT CHECKING LOWDOWN

- Minimum to open is \$1.
- No minimum balance after opening and no monthly service charge; really is free!
- Free Gesa VISA® debit card
- Direct Deposit for payroll checks are welcomed.
- Perfect starter checking account, as the accounts do not come with checks and cannot be overdrawn.



Debit and ATM Cards

We offer members a free Gesa VISA Debit or ATM card to conveniently access their funds. The Debit Card is attached to Student Checking accounts and instantly deducts purchases from the checking account balances. If the funds (money) aren't available in the account the purchase is declined, avoiding any overdraft charges.

The ATM card allows members to access their Savings Accounts at Gesa ATM's for free, and ATM's within the VISA/Plus network for a small charge from that financial institution.

These Student Account Product and Services are available for members using the following age guidelines:

AGE	ELIGIBILITY
0-13	Savings account and ATM with parent as joint signer on this account.
14-18	Savings and/or Checking Account with Debit or ATM. Parent as joint signer not needed.
19 UP	Student Checking account converts to Gesa Classic Checking.



EXPERTISE ACTIVITY

Products Available

Working in your groups answer the following questions, we will review the answers together.

What is the membership fee when opening a Gesa Savings account?

What is the minimum balance members are required to maintain in a Savings account?

What are two benefits of having a Gesa Debit Card on your Student Checking Account?

How old do you need to be to open a Student Checking account without having a parent be a joint signer?

How much does it cost to open a Student Checking account?

What is the minimum balance required in a Student Checking account?

by the events of
strengthen
quired to
stitutions to

customer
financial
the true identity of
ough the required
ember when they

member includes:

per such as their social
ation number, or
without a tax

