

☒ A PARENT'S CHECKLIST: GETTING YOUR TEEN STARTED

Use this checklist to make notes and stay organized when your teen becomes a member or establishes new accounts with BECU.

☐ Join BECU at any Neighborhood Financial Center*

Note: Be sure to bring the Social Security numbers of you (parent/guardian) and your teen. A parent/guardian must be a joint account holder on all teen accounts.

- The application process takes about 45-60 minutes. Please bring the following to your appointment: Social Security number, photo ID, email, and your physical and mailing address.
- Visit becu.org/locations to find a BECU location nearest you.

☐ Open a checking account for your teen

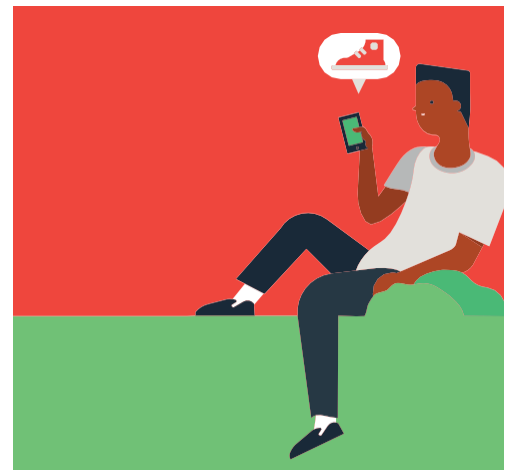
Existing Early Saver members can open a checking account through the teen's Online Banking**. As a reminder, the parent/guardian must be listed as a joint account holder.

☐ Help your teen get their ATM/debit card

A member consultant can print the ATM/debit card if your teen is joining in person at a BECU location, or a card can be requested online. The card will need to be activated once it arrives in the mail within 7-10 business days (no activation necessary for cards printed on-site.)

☐ Help your teen set up online banking**

- **Online:** Click the Online Banking button at the top of any page on becu.org to help your teen create their username and password.
- **In person:** A member consultant can help create and verify your teen's Online Banking credentials.



Learn more about your teen's accounts and membership:

becu.org/teenchecking

Add BECU to your teen's digital wallet

Including Apple Pay, Google Pay and Samsung Pay!

Teens can securely pay retailers using their digital wallet app. Learn how to add a BECU debit card at becu.org/digital-wallet

☐ Download and install the BECU mobile app**

- Help your teen download the BECU app on iOS, Android or Windows devices.
- Help your teen log in to the app using their Online Banking credentials. Learn more about BECU Mobile Banking at becu.org/mobilebanking.

☐ Deposit money into their new account(s)

Easily deposit or transfer money from any of your existing accounts into your teen's new account(s) using Online Banking**, the mobile app or any BECU ATM.

☐ Set up direct deposit

Is your teen getting their first paycheck? Direct deposit is ideal. It's not only convenient, but helpful when it comes to budgeting, planning and preventing misplaced checks.

☐ Stay organized

Use this section to keep notes or write down questions.

Helpful tips

If you don't want the Optional NSF Service for Deposit Accounts to be used on your teen's account, ask the member consultant to remove it. After that, checks and ACH transactions will be returned unpaid when your teen doesn't have a sufficient Available Balance in their account.

1. Stay in the know: Set up alerts for you and your teen to receive account activity updates via text or email**. Learn more at becu.org/access.
2. The Money Manager tool in Online Banking can help your teen establish a budget, track spending and see spending trends.

For your reference

Learn more about your teen's accounts and membership:

becu.org/teenchecking

BECU routing number:

325081403

Call us:

800-233-2328

*Must have a parent or legal guardian on the account.

**Online Banking, Mobile Banking and eStatements are not available to anyone under 13 years old.

Eligibility and benefits subject to change.