

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. Parent/guardian must also be a joint accountholder on the 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.
- We can print an ATM/debit card for you on-site.
- Visit becu.org/locations to find a BECU location nearest you.

TRYING TO OPEN A CHECKING ACCOUNT FOR YOUR TEEN?

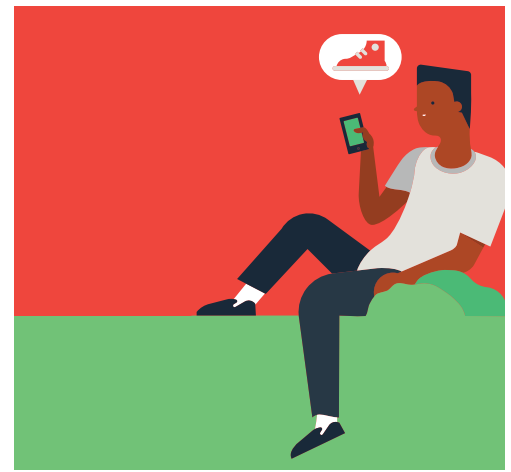
Existing Early Saver members can open a checking account through the teen's Online Banking**. As a reminder, the parent/guardian must be listed as a joint accountholder.

HELP YOUR TEEN GET THEIR ATM/DEBIT CARD

A member consultant can print the ATM/debit card onsite if joining at a BECU location, or the card can be activated once it arrives in the mail within 7 - 10 business days (no activation necessary for cards printed on-site.)

HELP YOUR TEEN CREATE THEIR ONLINE BANKING USERNAME AND PASSWORD**

- **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:** Your member consultant can help create and verify your teen's Online Banking credentials.



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

DEPOSIT MONEY INTO THEIR NEW ACCOUNT(S)

- Through Online Banking**, mobile banking**, mobile check deposit or a BECU ATM, money can easily be deposited or transferred from any other existing accounts (where you are an account owner) into your teen's new one.

SET UP DIRECT DEPOSIT.

- Is your teen getting their first paycheck? Direct deposit is ideal. It's not only convenient, but very helpful when it comes to budgeting, planning and not losing a check.

STAY ORGANIZED:

Use this section to keep notes or write down questions.

HELPFUL TIPS:

1. Don't want your teen to have the BECU courtesy-pay feature? Please ask the consultant to remove it. This helps ensure your teen is declined for any purchase when they don't have the available funds.
2. Set up account alerts to avoid you or your teen getting caught off guard – receive bank account alerts via text message or email**. Learn more at becu.org/access.
3. Money Manager is a great tool to 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 at:

800.233.2328

* Must have a parent of 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.