

# ***CHOICE ACCOUNT***

Will your kids be ready to take care of their financial needs once they graduate from high school? Well, the credit union can help them get ready even before they graduate.

Once they're 16 and up to 23 years old, they can open our *CHOICE ACCOUNT*. They'll learn how to use their checking account and the importance of good credit. Managing their checking account and credit properly will help them save money.

Now, more than ever, lenders, lessors, insurance agencies and even employers check your credit reports. Bottom line is, the better your credit, the better off you'll be.

Here are some of the benefits of the *CHOICE ACCOUNT*:

- Free order of the Regal (credit union logo) checks;
- No minimum balance;
- No monthly service charge;
- Free debit card;
- Free unlimited credit union ATM transactions;
- Surcharge free ATM withdrawals at First Hawaiian Bank and Kalabash (CO-OP) ATMs;
- Over 28,000 CO-OP surcharge free ATMs on the mainland;
- Informational and educational periodic.

\*A parent or guardian must be on the account with minors under the age of 18 years old.