# While everybody is trying to tell u what u can't do, PECU is opening doors 4u!

We get it. Your generation needs more responsibility faster than any generation before you. You need to be heard. You need people to understand the things that shape your world. That's why we created Club Bling. Club Bling is for teens age 13 up to 18. With Club Bling, you can get real-world solutions to real-world problems. You can learn financial responsibility in a fun setting that is controlled by you & your parents through various account options. It takes just a \$10 deposit to open a Club Bling savings account and the new member fee is waived. There are also other exciting account options you can discuss with your parents such as a Club Bling Free Checking Account, Club Bling Debit Card, No Annual Fee MasterCard, e-Alerts, e-Statements and Overdraft options. But, Club Bling is about far more than just managing your cha-ching. It's a way of life--your way of life. Don't just become a member--participate! You can win cash, share opinions and participate in fun contests. If your friends ask what Club Bling is, tell them Club Bling is the mack daddy of all teen accounts. Get more swag, more scrill, more clout and more shout--get Club Bling!









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#### MAIN OFFICE 306 East 10th Street

200 East Four Street P.O. Box 2205 Austin, Texas 78768-2205 Phone: 512-474-1955 Fax: 512-474-2731 E-mail: member@pecutx.org Lobby Hours: Monday thru Friday 9 am - 5 pm Drive-Up Hours: Monday thru Friday 7 am - 6 pm Saturday 9 am - 1 pm

#### CENTRAL OFFICE

1200 West 42nd Street Austin, Texas 78756 Lobby Hours: Monday thru Friday 9 am - 6 pm Saturday 9 am - 1 pm Drive-Up Hours: Monday thru Friday 7 am - 6 pm Saturday 9 am - 1 pm

## WALNUT CREEK OFFICE

8013 Centre Park Drive Austin, Texas 78754 Lobby Hours: Monday thru Friday 9 am - 6 pm Drive-Up Hours: Monday thru Friday 7 am - 6 pm Saturday 9 am - 1 pm

### OAK HILL OFFICE

5838 Highway 290 West Austin, Texas 78735 Drive-Up Facility Only Drive-Up Hours: Monday thru Friday 7 am - 6 pm Saturday 9 am - 1 pm

## ROUND ROCK OFFICE

901 Round Rock Avenue (RR 620 & IH 35) Round Rock, Texas 78681 Lobby Hours: Monday thru Friday 9 am - 6 pm Saturday 9 am - 1 pm Drive-Up Hours: Monday thru Friday 7 am - 6 pm Saturday 9 am - 1 pm

## BEAUMONT OFFICE

4241 Eastex Freeway Beaumont, Texas 77706 Phone: 409-892-3171 Fax: 409-892-7763 Lobby Hours: Monday thru Friday 9 am - 6 pm

# The hottest, hippest teen accounts ever created!





# **Account Application Inside**

www.pecutx.org



Details Inside

# **ACCOUNT APPLICATION**

## YES. We want to join Club Bling!

To apply for membership in PECU and Club Bling, please complete this section in its entirety as indicated and return it with a minimum deposit of \$10. The PECU membership fee is waived for new Club Bling members. Federal law requires all financial institutions to obtain, verify and record information that identifies each person that opens an account. What this means for you: When you open an account we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. PLEASE ENCLOSE A COPY OF TEXAS DRIVER'S LICENSE OR TEXAS IDENTIFICATION FOR ADULT SIGNER.

# **ADULT JOINT APPLICANT NAME:**

PECU Account Number:	
Last Name:	
First Name:	MI:
Social Security Number:	
Driver's License Number:	
Date of Birth :	
Street Address:	
City:	
State:	Zip:
Home Phone:	
Cell Phone:	
Work Phone:	
E-mail Address:	
Employer:	
Address of Employer:	
Date of Employment:	
Spouse's Name:	
Spouse's Employer:	Phone:

## **TEEN APPLICANT NAME:**

Last Name:	
First Name:	MI:
Social Security Number:	
Date of Birth:	
Street Address:	
City:	
State:	Zip:
Home Phone:	·

**TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING CERTIFICATION:** Under penalties of perjury, I certify that (1) the number shown on this form is my correct taxpayer identification number; (2) I am not subject to backup withholding because I am exempt from backup withholding, or I have not been notified that I am subject to backup withholding as a result of a failure to report all interewst or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. person (including a U.S. resident alien). I agree to conform to the rules, regulations, by-laws, and policies of PUBLIC EMPLOYEES CREDIT UNION and subscribe for at elast one share. By signing below, I acknowledge that I have received a copy of the Truth in Savings Member Account Disclosure.

Adult Signature:	
Date:	
Teen Signature:	
Date <sup>.</sup>	

Ch	eck The Account Features You Want:
\$	Free Club Bling Member Card
\$	Savings Account With Interest
\$	Checking Account (Joint With Parent)
\$	Debit Card (Joint With Parent)
\$	e-Alerts
\$	e-Statements
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# MasterCard (Joint With Parent)

## Overdraft Options

Club Bling members, please join us on Facebook, YouTube and Twitter. Watch for special promotions where you can win cash! Club Bling is exclusive to Public Employees Credit Union. Club Bling program, features and offer terms subject to change without notice.





Parents, help teens learn about good financial management by opening a Club Bling account with them. PECU waives the new member fee for these accounts and it takes just a \$10 deposit to open a Club Bling savings account. Young adults age 13 up to 18 are eligible to join. Every new member gets a savings account. In addition, you can discuss various account options with your teen and decide what is right for your family. The options include a Club Bling Free Checking Account (joint with parents), Debit Card (joint with parents), No Annual Fee MasterCard (joint with parents), e-Alerts, e-Statements and Overdraft options. Again, you decide what options best fit your family's needs. It's great to know Club Bling can help teens learn the same sound financial decisions you have made by becoming a credit union member.

An important early lesson to teach your teen is the difference between credit unions and banks. Credit unions have less fees, better credit card rates, lower loan rates and generally pay higher interest on savings. Like banks, credit unions are insured by the full faith and credit of the U.S. government. Credit unions, however, are not-for-profits that exist to help people. In fact, credit unions, are owned by the members that join them. Members have a voice and vote in the way the credit union is run. Try walking into any bank and asking if you can vote on how they run it. They would look at you like you were crazy. Bottom line, banks exist to earn money for their stockholders. You are not a person to a bank, you are a potential profit center. They try to get as many fees from you as possible. That's not very fun, is it?

Today's teens are exposed to more media and outside influences than any generation before them. That means there are many influences on what your teen learns about using money. With Club Bling, you can help educate them about money in a fun way. Simply fill out the Account Application herein and return it to PECU to get started. Rest assured, your teen's savings are federally insured to at least \$250,000 by the full faith and credit of the U.S. Government through the NCUA (National Credit Union Administration). In addition, PECU gives you an additional \$250,000 of coverage.

If you have questions about the Club Bling account, please call 512-474-1955 or write to Public Employees Credit Union, PO. Box 2205, Austin, Texas 78768-2205.

Click, come by a branch, or give us a ring to join Club Bling!