## Teen Checking Program

## Earn. Save. Make good spending decisions. Get set for financial success!

Your first checking account is an important step toward developing necessary skills to manage your money, and manage your life!

To help with this, our Teen Checking Program is available to Teenagers age 13 and older. This program gives teens the opportunity to open a Blackhawk Bank checking account, as long as it is held jointly with a parent or guardian. We'll talk with you about your expectations and needs, and then guide you to the best checking account for your lifestyle.

Watchdog Checking and eChecking are available to those 13 and older, and Easy Money Checking is available to those 16 and older. The Debit Card application describes the joint responsibility of all account holders; limits on the Debit Card may be modified at the parent or guardian's request.

## Here are some of the benefits of the Teen Checking Program

- Learn financial responsibility. We'll teach you easy record keeping and balancing practices.
- Get an ATM/Debit Card it's safer than carrying cash.
- Bank online 24/7 with Online Banking: bill pay, account alerts, histories, deposit/withdrawal verification, check clearing, transfers, loan payments, eStatements & notices, & more!
- Mobile Banking app & Mobile Check Deposit
- Card Management & Digital Wallets
- Gain financial knowledge tuition, a car, a credit card
  you'll soon face these things and more. We're here to
  help you be informed and make choices that will help support your goals.
- Protect yourself from Identity Theft we'll give you the tools to help prevent it.



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