

NEXGEN Program

Financial Services Tailored for Young Members

Introduction: NEXGEN is an innovative financial program specifically designed for young adults aged 18-26. It provides a wide range of financial tools, resources, and exclusive perks to help members manage their money, build savings, and plan for a successful future. Whether they are transitioning into adulthood, preparing for college, or entering the workforce, NEXGEN program offers valuable financial products to support members during the crucial stage in their life.

With competitive interest rates, NEXGEN program is dedicated to empowering members with the resources necessary for making smart financial decisions. Additionally, this program includes easy-to-manage checking and savings accounts, scholarships, and loan discounts, creating a comprehensive financial ecosystem to support their growth.

How to Qualify?

The NEXGEN program is available to young adults between the ages of 18 and 26, and qualifying is simple, members can earn 3% interest on the first \$2,000 into the qualifying deposit accounts. Both savings and checking accounts.

Further this program

To earn 3% interest on the first \$2,000 in your Secure Checking account, all you need to do is:

1. Enroll in e-statements to go paperless.
2. Complete at least **15 debit card transactions** each month.

These straightforward steps ensure that you start earning more while managing your money with ease.

What Are the Benefits?

NEXGEN offers a comprehensive set of benefits to help you grow your money, protect your assets, and gain access to exclusive resources:

- **3% Interest on Savings and Checking** (on the first \$2,000 in each account).
- **Secure Checking Account** (\$4.95/month) with a variety of features:
 - No minimum balance is required.
 - Debit MasterCard® for seamless spending.
 - Cell phone protection against damage or theft.
 - Identity Theft Protection with 24/7 monitoring and alerts.
 - Loan discounts on select loans when you maintain an active Secure Checking account.
 - \$4.95 monthly fee is waived if you have an active loan or Visa card.

- **Scholarship Opportunities** for high school graduates, college students, and trade school attendees.
- **Bonus CD Interest:** Earn an extra 0.25% interest on a 2-year Certificate of Deposit (CD) when you maintain an active Secure Checking account.

These benefits not only give you tools to manage and grow your money but also provide important security features to keep your finances protected.

Why Should You Sign Up for NEXGEN?

Signing up for NEXGEN opens the door to an array of advantages that set you up for financial success:

- **Earn More:** Enjoy 3% interest on both your checking and savings accounts, helping your money grow faster.
- **Avoid Fees:** The low monthly fee of \$4.95 for your Secure Checking account is waived with any loan or Visa card (qualified loans), ensuring you won't incur unnecessary monthly fees.
- **Stay Protected:** Benefit from built-in **identity theft protection** and **cell phone protection** against damage or theft, offering peace of mind in a digital age.
- **Grow Your Savings:** Take advantage of higher interest rates on CDs to build wealth over time.
- **Access Scholarships:** Get access to exclusive scholarships for higher education, whether you're in high school, college, or pursuing a trade school education.

What Do You Miss If You Don't Sign Up?

By not signing up for NEXGEN, you miss out on key financial advantages:

- **Lower Earnings:** Without NEXGEN, you won't earn the competitive 3% interest on your savings or checking balances.
- **Limited Protection:** You won't have access to built-in **identity theft protection** or **cell phone damage protection**, leaving your finances and personal assets more vulnerable.
- **No Access to Scholarships:** Without NEXGEN, you miss the chance to apply for scholarships that can help fund your education and future career.

Take Control of Your Financial Future with NEXGEN

Joining NEXGEN today means stepping into a world of benefits that make managing money easier, safer, and more rewarding. Whether you're saving for your future, protecting your assets, or looking for ways to earn more, NEXGEN has the tools you need to succeed. Get started now and take control of your financial journey with NEXGEN—because your future deserves the best foundation.