



Youth Account Disclosure

Congratulations on opening a new Youth Account with FedEx Employees Credit Association. This account has been designed specifically for individuals who are new to discovering the path of financial responsibility. We hope you will enjoy the convenience and benefits that it has to offer.

Express Teller ATM Card and Visa Express Check Debit cards have daily purchase and withdrawal limits of \$200 when associated with a youth account which are lower than our standard card limits. These limits are exclusive of each other. A member can withdraw \$200 from an ATM and make a \$200 POS purchase in the same day.

Once you reach the age of eighteen (18), you will be asked to complete a form acknowledging that you have received a copy of the Membership and Account Agreement. This form should be completed within thirty (30) days of your 18th birthday. Should you fail to complete the new form within the specified amount of time, your Youth Account may be closed.

Due to the age restrictions of this account type, you must apply for a standard draft account on, or before, your 22nd birthday. If no application has been received by that time, the Youth Draft Account will be closed, and all available funds will be transferred to the Share Savings Account.

Should you have any questions or concerns, please feel free to contact us at 800-228-8513 or in the Memphis area 901-344-2500.