

# About Us

Superior Credit Union was founded by the employees of Superior Tube to provide loan and savings services to its members. It is our goal to not only serve our members, but to provide the best products that are available.

Superior has had the opportunity to expand its field of membership to include the community of Montgomery county. That's right! You are eligible to join if you live, work, worship, or attend school in Montgomery county. And, the best part is, your family and friends are eligible to join as well.

Superior CU has created a new teen program called *meTEENS*; a special club available for all teens ages 13 - 19. There are great benefits that come along with membership of this club. Interested?

Inside are the benefits that this club will offer to you. If you are interested in becoming a *meTEEN*, simply fill out the attached membership form and bring it by one of our offices to activate your account.

We promise, you won't be disappointed. Remember the *meTEENS* club is...

A club with one focus...YOU!

*Main Office*  
1 Crosskeys Road  
Collegeville, PA 19426  
Ph: 610.489.7239  
Fax: 610.489.5339

Monday - Wednesday: 7:30am - 4:30pm  
Thursday: 7:30am - 5:30pm  
Friday: 7:30am - 5:00pm  
Saturday: 7:30am - 12:00pm

*Royersford Office*  
434 Main Street  
Royersford, PA 19468  
Ph: 610.948.3400  
Fax: 610.948.6611

Monday - Wednesday: 8:30am - 4:30pm  
Thursday: 8:30am - 5:30pm  
Friday: 8:30am - 5:00pm  
Saturday: 8:00am - 12:00pm

*Gilbertsville Office*  
2020 Swamp Pike  
Gilbertsville, PA 19525  
Ph: 610.326.6604  
Fax: 610.326.6613

Monday - Wednesday: 8:00 am - 4:30pm  
Thursday: 8:00am - 5:30pm  
Friday: 8:00am - 5:00pm  
Saturday: 8:00am - 12:00pm

Secure. Caring. Understanding

24/7 Telephone Teller:  
1.888.641.3238

Website:  
[www.superiorcu.org](http://www.superiorcu.org)



*me* TEENS



*me* TEENS

A club with one financial focus...YOU!



## What is *meTEENS*?

*meTEENS* is a new youth club that offers its members a safe and secure way to save money, and earn great rewards. Simply be between the ages of 13 and 19, and you can be a *meTEEN*. Some of the benefits include:

- Report Card Rewards
- FREE Checking
- iTunes® Birthday Giftcards
- Membership Referral Contest
- Magazine Subscription
- Loan Discounts
- Sign-up *BONUS*
- MeLOC
- Financial Education

### *Report Card Rewards*

• earn \$1 for every "A" or equivalent grade of your report card up to a maximum of \$5 per period.

### *FREE Checking*

- enjoy the benefits of a totally free checking account (with a parent or guardian if under the age of 18) that includes
  - Debit Card
  - FREE Checks
  - Unlimited PIN based transactions
  - FREE iPay Billpayer
  - FREE Electronic Services
    - Home Banking
    - Telephone Teller
    - E-Statements

### *iTunes®*

• earn \$10 iTunes® giftcard on your birthday each year.

### *Membership Referral Contest*

- quarterly new membership contest
- one entry for every new member referral
- iPod® , Computer, and TV Prizes

### *Magazine Subscription*

• FREE monthly subscription BRASS®, a magazine for youth regarding financial education.

### *Loan Discount*

• 1% discount off of your first vehicle purchase.

### *Sign-Up Bonus*

• receive a special gift just for opening your account.

### *meLOC*

- specialized line of credit designed to help build awareness of finances
- initial amount of \$500 (in parent or guardian's name; eligible at age 16)
- LOC will transfer into youth's name at age 18 if every payment was made on time and the amount will double to \$1000.

### *Financial Education*

- credit scores
- saving for that first car
- multiple financial education opportunities

## membership application



Savings  Checking

Name \_\_\_\_\_  
SSN/TIN \_\_\_\_\_  
Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone # \_\_\_\_\_  
E-mail \_\_\_\_\_

### joint owner

Name \_\_\_\_\_  
SSN/TIN \_\_\_\_\_  
Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone # \_\_\_\_\_  
E-mail \_\_\_\_\_

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: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the 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).

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure and Joint Account Disclosure Notice, if applicable, and to any amendment the credit union makes from time to time which are incorporated herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. By signing below, I/we make application to Superior Credit Union to check my/our credit history for any reason, including verification of this information on this application. I/we understand: I/ we will receive all product/service disclosures after my/our application is approved, and that some services require credit approval.

I/we hereby authorize the Superior Credit Union (the Credit Union) to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts by me (or by any of us) and to charge such payments against the shares in this account. I/we here acknowledge that the Credit Union has informed me/us of the following: (1) The Credit Union's policy concerning the hold period placed on funds deposited; (2) The Credit Union's stop payment policies; and (3) The Credit Union's policies concerning its liens on this share.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

*meTEENS*