Grassroots Project

Teens have the difficult task of going from saving their pennies to buying a car and building credit in a few short years. NWGACU wants to help make this a smooth transition. The Grassroots Project is a way for teens (ages 13-19) to learn how to make smart decisions about money. Open your account, read our tips online, ask questions, and start un-banking!

save [a lot]

Open your Grassroots Savings (or roll over your Acorn Club account) and start saving for your future - that new car, iPod, or college tuition!

- Minimum opening deposit of $25
- Pays interest on all balances
- No maintenance fee
- Free Online Banking access
- Annual Birthday card with $5 deposit coupon

We want to help you SAVE! After you make 10 deposits of $20 or more we'll add $10 to your savings.* Be sure to bring your Social Security card with you when you open your account.

spend [wisely]

When you are ready for a checking accout (ages15+), our TOTALLY FREE account is the way to go . The Grassroots debit card can be used at ATMs anywhere VISA® is accepted, and it's free at all CO-OP ATMs.

- No minimum balance required
- Free Online Banking and eStatements
- Free debit card
- One-time forgiveness for NSF

Free transaction registers are available at both NWGACU locations all the time. Feel free to sit down with a Financial Services Officer any time to learn how to manage your account well. To open this account you'll need a license or ID with a current address.

get [educated]

Having your own account is exciting, but there are a few keys to know before you get started.

Be careful to keep checks, debit cards, passwords, PINs, and account statements confidential. NWGACU will never ask for your debit card number or PIN -- be wary if someone does.

Balance your account with an app on your phone or use a standard check register -- it's the best way to keep up with your account and not overspend. However you like to do it, keeping track of your spending will help you spend less and keep your account in the positive.

Be wise and save, save, save! You can rename your accounts in Online Banking (e.g. ipod fund or college nest egg) to remind yourself to keep saving for your goals! And remember, you can only withdraw money from a savings account 3 times per quarter without penalty.

[free] benefits

FREE Online and Mobile Banking! Download our iPhone or Android app and check your balance anywhere, anytime.

E-mail alerts through Online Banking can help you know if a balance is getting low.

Overdraft Protection - link your savings account to your checking account to cover any overdrafts. Ask about it when you open your account!

*10 separate deposits of $20 or more must be added to your account to receive $10 bonus. Bonus $10 will be given 3 times per grassroots savings account per year. Must have punch card to receive bonus.