Youth Accounts

Designed to help young people manage their money, build savings, and learn financial responsibility with parental guidance.

YOUTH ACCOUNT HIGHLIGHTS:

- No monthly service fee
- Parental monitoring
- No minimum balance requirement

SmartStart Checking4Me

Our youth checking account is a great first step into basic money management, offering access to a debit card and digital banking tools.

Features & Perks

- For ages 12-17 years old
- Digital Banking available to ages 13+
- Debit Card and Digital Wallet available to ages 12+
- Debit Card safe spending controls
- Access to surcharge free MoneyPass ATMs
- Parental controls with spending limits and transaction alerts

Requirements

- Parent/Guardian (18+) required as joint account owner
- Account will convert to Checking4Me account at age 18

SmartStart Savings4Me

Our youth savings account helps young savers earn more with one of our highest interest rates while developing smart savings habits.

Features & Perks

- For ages 0-17 years old
- **Premium interest** on the first $0-$5,000
  Standard interest on balances $5,000.01 and over
- Digital Banking available to ages 13+

Requirements

- Parent/Guardian (18+) required as joint account owner
- The parent/guardian joint account owner must have an associated Rewards4Me Checking account or Checking4Me account which must meet all of the following requirements:
  1. Average minimum balance of $500+ each calendar month
  2. Qualifying electronic deposit[1] into MidCountry Bank checking account each calendar month **OR** 10+ debit card transactions posted each calendar month
- Account will convert to Savings4Me account at age 18 or if the linked parent/guardian account requirements are not met

Learn & Earn - $5 reward with every completed financial literacy lesson. Learn more at www.MidCountry.bank/Youth

1. A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, or (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow Service. Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

MidCountry Bank®

MIDCOUNTRY.BANK 877-874-7376

Equal Housing Lender Member FDIC