

Ever dream of buying a shiny new car when you turn 16? What about becoming an influencer with top-of-the-line camera equipment? Even if you just want to buy candy and video games with your friends, you need savings to do it.

GET STARTED WITH A SAVE\$UM ACCOUNT TODAY!

1. Head over to our website:
ibankasb.com/savesum-program
2. Click on the "Let's Get Started" button and complete the online Permission form. Your child will be sent home from school with an Account Agreement form which should be completed by both the student and parent/guardian and brought back to school with their initial deposit. Save\$um accounts are opened in co-ownership between the child and the parent/guardian.
3. Once the completed Account Agreement has been returned to the school and the child attends banking day with a deposit, their Save\$um account will be opened at Athol Savings Bank, A Division of Cornerstone Bank. The student will then receive a Save\$um envelope, which they may bring each week to their banking session and it will be returned to him/her within two days of banking day.
4. Students Grade 4 and above can also apply online to become a Student Teller. **NOTE:** Gardner Elementary School, JR Briggs and Templeton Elementary School students in Grade 4 only may apply. Click on the "Student Teller" button and complete the form.

We want all students to have the opportunity to learn the importance of saving! If you need an alternate way to sign up for our Save\$um program, call us at 978-249-3200 and ask to speak with a Save\$um employee. You can also email us at Savesum@ibankasb.com and we will contact you directly.

Got questions about Save\$um?

Visit our website
or call us 978-249-3200



A DIVISION OF  Cornerstone Bank

Save\$um

A banking program for
the next generation of
high achievers.



*Save some now,
have a whole lot later.*



A DIVISION OF  Cornerstone Bank
Built on trust.

Save\$um

Banking Program for kids

DEAR PARENTS:

We see you've got some big dreamers on your hands. They want to be famous, own a mansion and every new video game and phone that comes out. At Athol Savings Bank, A Division of Cornerstone Bank, we're ready to help turn your big dreamers into high achievers and savvy savers. Our longstanding Save\$um educational program was made for this. Offered to young students throughout our communities, it's been loved by students, educators and parents alike for decades.

Save\$um is a hands-on, interactive program designed to introduce children to the fundamentals of money management. It helps them form good money habits, teaches self-discipline and instills self-satisfaction as they watch their savings accumulate.

We hope you encourage your child to join their classmates in this one-of-a-kind educational experience. We'll show them the ropes, and they'll impress you with their knowledge.

TURNING BIG DREAMERS INTO HIGH ACHIEVERS.

How does the Save\$um banking program work?

- Our banking program promotes interaction between student bankers, student tellers, parent volunteers, branch staff, and school faculty members.
- Students Grade 4 and above interested in taking on some extra responsibility with a leadership role are encouraged to apply for the position of Student Teller. **NOTE:** Gardner Elementary School, JR Briggs and Templeton Elementary School students in Grade 4 only may apply. Applicants attend a brief Interview (during school hours), and those selected will attend a teller training session with our bank staff. Interested students can apply online at ibankasb.com/savesum-student-teller-application
- Student bankers attend weekly bank sessions during school hours and make their deposit. Their money is counted, verified and recorded by the student tellers, who operate under the supervision of parent volunteers and bank staff.
- All those participating in the program take part in interactive activities that encourage their learning process. Other year-long events promote involvement and reward students for their successful savings habits.

FREQUENTLY ASKED QUESTIONS

Q. What is a Save\$um account?

- A.** Students who open a "Save\$um" account earn a variable rate of interest (if the balance is \$10.00 or more) and receive a \$5.00 incentive from us. Once a student makes 25 deposits, they can notify our staff for their \$5.00 bonus.

Q. How do I get started?

- A.** Fill out the online form at ibankasb.com/savesum-program with your child's basic information and your permission. Once the online form has been submitted, your child will receive an Account Agreement to be filled out and sent back to the school along with their initial deposit. Bank staff will then open their Save\$um account.

Q. Can withdrawals be made from a Save\$um account?

- A.** Withdrawals can only be done in one of our branch locations, or through our drive ups. Students may make deposits on school banking day or in any of our branches.

Q. How are deposits processed?

- A.** Save\$um student tellers, under the supervision of parent volunteers and bank staff, count, verify and record all deposits. Bank staff do the actual posting of deposits, and the bank returns your child's Save\$um envelope to their school within two days.

Q. Does the Save\$um program offer Certificate of Deposit accounts?

- A.** Yes. Athol Savings Bank, A Division of Cornerstone Bank, offers Save\$um students who accumulate \$250.00 or more the opportunity to transfer their money to a Certificate of Deposit account, which earns a higher rate of interest.