

Elements Checking Account

Give the gift of financial independence.

[Apply Now](#)

How you qualify

- Primary member is between 11-17 years old
- A parent or legal guardian with a passion for education is on the account
- Establish and maintain membership with a [savings account](#)
- \$50 minimum deposit to open
- Enroll in eStatements



That's it for this free and easy checking account to become a great learning resource for your family.

Overview

EMV Chip Card	Monthly Fees	Minimum Balance	Dividend Rate	APY*
	None	\$0	7.71% for balances up to \$500.00	8.00%
			0.10% for balances \$500.01 and over	0.10%

[View Disclosures](#)

↑ The Fine Print

*APY = Annual Percentage Yield

Rates accurate as of the last dividend declaration date. Fees may reduce earnings. Rates subject to change at any time after account opening. Enrollment in eStatements required to earn 8.00% APY.

Features & Benefits

Free Visa® debit card Visa® Credit Cards also available	Unlimited check writing capabilities	Mobile Payments
No monthly service fees	Digital & mobile banking	Free eStatements
Elements of Money® Program	Youth Education	Added security for your online debit card purchases with Verified by Visa®
Automatic payments just got easier	Transaction Alerts	

You might also like

Double up on money management know-how with [Elements Savings](#)—where up-and-coming savers learn the value of saving money with first-hand experience. New members only need to make a \$5 deposit.
Opening a savings account establishes membership with Inspirus Credit Union and must be maintained to remain an active member.

Three ways to apply

- Complete your [application for membership](#) online
- Call a Member Services Representative at 888-628-4010
- Visit your [local branch](#)