

Elements Savings Account

Help your family achieve their financial goals.

[Apply Now](#)

How You Qualify

- Primary member is between 11-17 years old
- A parent or legal guardian is on the account
- \$5 minimum deposit to open and maintain
- Enroll in eStatements

Teens and tweens can start saving for the things that are important to them and learn money management skills along the way.



Overview

Monthly Fees	Minimum Balance	Dividend Rate	APY*
None	\$5	7.71% for balances up to \$500.00	8.00%
		0.25% for balances \$500.01 and over	0.25%

[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

- 0.50% discount on most installment loan rates
- Free ATM card
- Digital Banking
- No monthly service fees
- Mobile banking
- Free eStatements
- Elements of Money® Program
- Youth Education

You might also like

Double up on money management with a free [Elements Checking](#) account, which also earns competitive dividends and includes a [Visa® debit card](#). Members are also eligible to apply for a low-interest [Visa® Youth Credit Card](#) and start establishing credit with no annual fees.

Three ways to apply

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