

Smart Start Youth Account
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Your First Step to Financial Freedom!

Tampa Bay Federal's Smart Start Account is customized for members 16-22 years old who are ready to move their spare change from the piggy bank over to an account that offers real benefits!

Deposit only \$50 and start receiving *Smart Start* Benefits!
Now is the time to start preparing for your future!

Young adults who open a checking account learn early in life about:

1. Managing money
2. Personal finances
3. The value of a dollar

What will I learn?

- Check writing fundamentals
- Checking account deposits and withdrawals
- Endorse checks
- Manage and balance checkbook
- Checkbook reconciliation using monthly bank checking account statement

Sign up today!

- **FREE** First Box of Checks
- **FREE** Online Banking
- **FREE** Bill Pay
- **FREE** E-Statements
- NO Monthly Service Charges on the Account Until the 22nd Birthday
- NO Minimum Balance
- MasterMoney TrueAccess Check Card
- One "Skip a Fee" Exception
- Payroll Deduction or Direct Deposit
- Unlimited Check Writing
- 24-Hour Account Access Through Touch-Tone Teller

Online Services

Managing your credit union account online is only a click away, your online branch where our doors are always open.

You can do virtually anything on **T-Bay** that you can do at any of our branches.

- View Account Statement
- Pay bills through Bill Pay
- Apply for a loan
- View account balances
- Transfer funds between accounts
- Review account histories
- Transfer loan payments
- Make a Stop Payment
- Address change
- Change e-mail address
- Password change
- Check credit card history
- Make credit card payments
- View credit card statements

Now, with **Bill Pay**, you can schedule your bills to be paid automatically!
All the financial freedom you've always wanted.



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www.tampabayfederal.com

Funds Federally Insured by NCUA

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