

FIRST STEP CHECKING

A smart first step towards financial independence.

First Step Checking is a checking account designed for teens ages 13-17, with a parent or legal guardian as joint owner. It's the perfect way to help young account holders learn smart money habits while enjoying convenient banking tools and everyday access to their funds.



**Built for teens.
Backed by parents.**

Whether it's receiving allowance, managing spending money, or learning how to budget, First Step Checking gives teens a safe and simple introduction to banking with parental guidance built in.



**JUST \$25 TO
OPEN**



**NO MONTHLY
SERVICE CHARGE
UNTIL AGE 18**



**FREE
DEBIT CARD
WITH PARENT/
GUARDIAN APPROVAL**



**FREE
ONLINE BANKING**



**NO OVERDRAFT
PRIVILEGE**

START BUILDING GOOD FINANCIAL HABITS EARLY

Help your teen take their first step toward financial confidence with a checking account designed just for them.



256.362.2334



**Visit your
nearest branch**

Member
FDIC

PERFECT FOR:

- ✓ First jobs
- ✓ School activities
- ✓ Allowance management
- ✓ Learning budgeting basics
- ✓ Everyday Spending