

# Exploring your child's financial journey

Products and services for youth and students

Learning to save and spend wisely takes a lot of practice. We help young members launch their financial journey with products and services for every age.



## SaveWise™ Account

Helping our youngest members learn the value of saving

- Ages 0–14
- Exceptional interest rate on the first \$2,000
- No monthly fee
- Does not include a debit card

SaveWise can help your child learn about how money works, the value of a dollar, and the importance of saving.

## RESP

Start saving now so your child can focus on their education, not how they'll pay for it

- Federal government matches up to 20% of the first \$2,500 per year
- Contribute up to \$50,000 per child

Make the most of your RESP by starting sooner to earn more in interest. We can also work with you to plan your RESP contributions.



## SpendWise™ Account

Your child's first day-to-day banking account

- Ages 0–18
- Unlimited transactions, including *Interac e-Transfer*<sup>†</sup>
- Earns interest daily, paid monthly

SpendWise can help your child take their first steps toward creating a budget and tracking their spending with online banking.



## Student products and services

Set yourself up for success with postsecondary student banking and borrowing options

- Designed for students over the age of 18 at an accredited Canadian college or university, with products that include:

StudentFLEX™ chequing accounts

StudentFLEX™ Line of Credit

StudentFLEX can help you manage your finances so when you graduate, you'll enjoy an easy transition from school to work.



To open an account or apply for a line of credit or credit card, visit a branch or give us a call at **1.800.728.6440**.