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**Junior Depositors/Smart Start Account**

**Application Form**

***GENERAL ACCOUNT INFORMATION***

Account Type: Smart Start [ ] (0-9) Junior Depositor [ ] (10-16)

Account #...................... Branch................................

Name:......................................................................................................................

Address:................................................................................................................................

Gender: Male[ ] Female [ ]

Date of Birth................................. .................................... ......................................

(dd/mm/yy) Place of Birth Hometown

***Details of Parent/Guardian***

Title: Mr [ ] Mrs [ ] Miss [ ] Ms [ ] Gender Male [ ] Female [ ]

Name: ................................................................................................................................

Address: ............................................................................................................................

ID#................................ ..................................... ................................................

Date of issue Expiry date

Relationship to minor: ............................. ................................. ......................

FSJCU Account # Date opened

Tel #............................. ................................... ...............................................................

Occupation Employer

***Declaration***

I hereby request and authorize you to open a savings account in the name of......................................

I certify that the above particulars are true and correct.

***I agree:***

1. To act as sole signatory to the account.
2. Any change in the address of the account holder/signatory shall immediately be communicated to the Fond St. Jacques Credit Co-operative Society Limited in writing.
3. That the operation of the account shall only be utilized for the welfare of the child.
4. To operate the account on behalf of the minor in accordance to the policies pertaining to this type of account.

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Signature Signature of Witness

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Date Date

***SMART START CLUB***

**SMART START ACCOUNT** IS THE FUN WAY FOR PARENTS TO TEACH THEIR CHILDREN HOW TO SAVE.

**ACCOUNT FEATURES**

* $10 MINIMUM DEPOSIT TO OPEN THE ACCOUNT.
* NO MINIMUM BALANCE REQUIRED.
* EARN INTEREST EVERY YEAR ON EVERY CENT.
* ONE WITHDRAWAL ALLOWED PER MONTH.
* NO JOINT ACCOUNTS ALLOWED.

**ELIGIBILITY**

* CHILDREN FROM 0 – 9 YEARS.
* PARENT/GUARDIAN SHOULD BE A MEMBER OF THE FOND ST.JACQUES CREDIT CO-OPERATIVE SOCIETY LTD.

**REQUIREMENTS TO OPEN ACCOUNT**

* COPY OF THE CHILD’S BIRTH CERTIFICATE/PASSPORT.
* ID OF PARENT/GUARDIAN OPENING THE ACCOUNT.

**CHARACTERISTICS OF ACCOUNT**

* FREE ENTRY TO S.S. CLUB EVENTS AND CONTESTS.
* FREE PIGGY BANK TO COLLECT YOUR MONEY AT HOME.
* SPECIAL BIRTHDAY WISHES SENT TO YOU EVERY YEAR.
* RECEIVE ONE COUPON FOR EVERY $10 DEPOSITED TO ACCOUNT TO PARTICIPATE IN END OF YEAR DRAW FOR BEAUTIFUL PRIZES.
* A FREE PERSONALIZED PASSBOOK.
* INVITATION TO CHILDREN’S ANNUAL CHRISTMAS PARTY.
* .50% LESS ON INTEREST RATE CHARGED ON BACK-TO-SCHOOL LOAN OBTAINED BY PARENT/GUARDIAN FOR THE CHILD.

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Signature Date