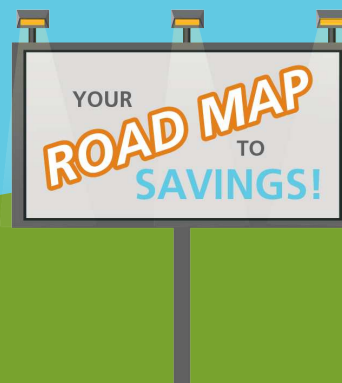


Join us for our
**Youth Savings
Celebration**
August 3-5, 2026



Start Saving with Everence[®] Federal Credit Union!

Join us for this year's Youth Savings Celebration, a family-focused event centered on building strong financial habits, at our Harrisonburg branch. To celebrate, we will give \$5 to kids and teens who deposit at least \$15 to their new or existing Youth Savings accounts.¹ For new youth memberships, we will deposit your initial \$5!³



Join us August 3-5 at Everence Federal Credit Union for a cool treat! **The first 200 kids who deposit a minimum of \$5** into their new or existing Youth Savings account will receive a **FREE Scotty's Italian Ice**. While supplies last. Restrictions apply.

Current rates



5.00% APY²
up to \$1,000



0.15% APY²
over \$1,000



Learn how to participate at
everence.com/youth-savings-celebration
800-451-5719



Everence[®]

¹Limit of one \$5 bonus per youth account (one per tax ID). Bonus deposited at time of deposit for in-branch; electronic transactions may take up to five days for bonus to post. ²5.00% Annual Percentage Yield (APY) applies to first \$1,000 on deposit; 0.15% APY applies to remaining balance above \$1,000. APYs accurate as of 06/01/26 and may change without notice. Fees may reduce earnings. ³\$5 opening deposit for new membership applications is made by EFCU on behalf of member for new memberships opened between 07/29/2026 and 08/12/2026, virtually or in-person by an eligible youth and an eligible adult joint owner. Opening deposit does not count toward \$15 deposit to receive additional \$5 incentive. Current or previous members are not eligible for opening deposit. Everence Federal Credit Union is federally insured by NCUA.