

SCORE Credit Card Acknowledgement

Member Name (minor):

Account Number: _____

Del Norte Credit Union (DNCU) offers the SCORE Credit Card, a special teenager credit card, for members between the ages of 16-18 with a current SCORE savings account. DNCU's goal in offering this product is to help teens learn how to manage money responsibly.

Parents/Guardians are required to co-sign the credit card and are legally responsible for the card's use (please see the credit card disclosures). It is also important for parents and guardians to help teens use the card responsibly and to understand the importance of credit and how to manage it wisely.

DNCU has collaborated with GreenPath Financial Wellness to offer teens and parents/guardians educational courses. Courses are available on GreenPath's website at <u>https://www.greenpath.com/resources-tools/</u> and individually linked from DNCU's SCORE accounts page - <u>https://www.dncu.com/personal/youth-accounts/#program.</u>

To be eligible for the SCORE Credit Card, teens and parents/guardians are required to complete at least three of the more than 40 online courses available. Once courses are complete, sign this letter and contact our Lending Center at 888-278-5228 to apply.

- 1. Teaching Children How to Budget*
- 2. Budgeting 101
- 3. Budgeting Steps
- 4. Budgeting Mistakes
- 5. Tracking Your Expenses
- 6. How to Establish Good Credit

*required course for all borrowers

By signing below, the minor and parent/guardian acknowledge that they together successfully completed at least three courses, including "Teaching Children How to Budget".

Primary Member (Minor) Signature

Date

Co-Signer (Parent/Guardian) Signature

Date