



YOUTH SAVINGS PROGRAM

You're Never Too Young to Start Saving

The PlainsCapital Bank Youth Savings Program makes saving fun and easy for kids under 18. Young savers can open a Personal Savings Account with the Youth Savings Program with as little as \$1, and there is no minimum balance requirement. Kids get a free PlainsCapital piggy bank to help them save at home, and we'll even give them a \$5 birthday deposit every year until they turn 18. Please contact your local branch for current rates.

Program Features

- Earn interest on all balances
- No minimum balance required
- Free transfers between your child's account and your PlainsCapital accounts
- Unlimited deposits
- Free PlainsCapital piggy bank
- \$5 birthday deposit every year until 18
- FDIC insured up to the maximum amount allowed by law
- Six withdrawals and/or transfers per statement cycle at no charge. Thereafter, a charge of \$3 per transaction will apply.
- Access your child's account any time with [Online Banking](#)
- Access your child's account from your smartphone through the PlainsCapital [Mobile Banking App](#)

Requirements

- \$1 to open the account
- Only available to children under age 18¹

¹Child must have a parent or guardian age 18 or older as a co-owner of their account. When account owner turns 18, the account terms and structure will convert to Personal Savings.