# BLACKHAWK COMMUNITY CREDIT UNION
## SAVINGS ACCOUNTS

| Accounts | Description | Minimum Opening Balance | Minimum Balance |
|---|---|---|---|
| **Primary Savings** | The easy way to start saving. A minimum $5 deposit is all you need to own one "share" of Blackhawk Community Credit Union. This brings you all the benefits of membership, including the right to vote for our Board of Directors. | $5 | $5 |
| **Name your Savings** | Save for a future event such as a vacation, wedding, insurance, or even that expensive lawn mower you've been wanting to buy. As long as you have a Primary Savings account, you can open any additional savings accounts and you can name them anything you want! | $0 | $0 |
| **Christmas Club** | A Christmas club lets you save for the holidays before you shop.<br>• Accounts start on the first business day in November<br>• On the last business day in October, all funds will be automatically transferred to your regular Share Account. | $0 | $0 |
| **Vacation Club** | Vacation Club accounts are savings accounts that are specially designed to help members save for a vacation. | $0 | $0 |
| **Challenge Club** | The Challenge Club is a tool for members to build their personal savings. It's meant to make saving easy because it starts small and builds. In a one-year period, on a weekly basis, the member makes a deposit that incrementally steps up by $1. So, week one is a $1 deposit, week two is a $2 deposit, week three is a $3 deposit, and it keeps building to week 52, which is a $52 deposit. A full year of deposits ends with $1,378.<br><br>Because this is a club account, when we reach the end of the year, we also reach the end of the club, so the balance in the account is transferred to the account the member designated at account opening. Then, the club account is set back to zero to start again for the new year.<br><br>There can only be one Challenge Club account per member. | $0 | $0 |
| **Wealth Builder** | A Wealth Builder Account allows members to earn a higher interest rate with the convenience of liquidity and flexibility. | $10,000 | $10,000 to avoid monthly service fee |

Please visit www.bhccu.org or call 800-779-5555 for more details.