

YW SECURITYPLUS ACCOUNT Q&A



YouthWorks is committed to providing the best experience for Baltimore City's youth ages 14 to 21. While a summer job may be short, the money you receive from it can go a long way. To support you in this, we have offered you a joint checking/savings account with Securityplus Federal Credit Union.

Why am I getting this document?

Because you chose to open up a checking/savings account with Securityplus Federal Credit Union at your YouthWorks verification appointment. If you receive a summer job, your pay will be directly deposited into the checking account.

Why did I need a YouthWorks Payroll Form?

Because YouthWorks is paying youth electronically. Pay will be deposited into your checking account at the end of each pay period (dates described on next page). In a few weeks you will get a debit card in the mail that is linked to this account. **You must activate your debit card and set your PIN number in order to use it.** Once you do, you can make purchases with your card using a PIN number that you choose. More guidance on how to activate your card will be provided once you receive it in the mail. **Be aware, you must activate the card with the phone number you listed on your account application.**

How do I get money out of my account?

You can take the money out at any Securityplus branch or hundreds of credit union branches that are part of the Shared Branch Credit Union network around the country. In order to do so, you must provide a valid picture ID. You can also withdraw money at any Securityplus or AllPoint ATM in the city without any fees; for example, every CVS, Rite Aid, Wawa and Royal Farms has a surcharge-free ATM. To find the closest ATM or credit union near you, you can use the Securityplus ATM/Branch Locator on the Securityplus website or via the Securityplus banking App.

At places that allow it (often grocery stores and convenience stores) you can ask for cash back when you make a purchase, though the amount you can get may be limited. In order to use this option, you will need to know your four-digit PIN associated with your debit card.

What are the card limits?

You can withdraw or spend up to \$250 per day on your card through ATMs and cashback; You can contact Securityplus and request a higher limit for 24-hours if you need to make a larger purchase.

What about all the fees?

Some of the fees for the Securityplus checking and saving account include:

Description	Fee
Withdrawing money from an out-of-network ATM	\$2.00
International purchases	1.5% of transaction
Card replacement in a calendar year (takes 7-10 days to arrive)	\$5
Additional cost of expedited shipping for card replacement (3 days)	\$40

Note: These fees are only those assessed by Securityplus. The owner of any ATM may assess additional fees for ATM transactions.

There are no fees for account maintenance, low-balances, ATM inquiry, and monthly electronic account statements. The account does not have overdraft capability or fees for debit purchases.

Can I access my Securityplus account online?

Yes, visit securityplusfcu.org or download the Securityplus App. In order to set up your account online, you must know your member number and PIN. Your member number will be mailed to you within a few weeks of opening your account. Your PIN number is the last four digits of your SSN.

Can I put money in my account?

Yes, you can deposit cash or checks into your account simply by going to a Securityplus or Shared Branch location. You can also sign up your account for direct deposit for future jobs using its account number (found via online banking) and routing number (252076714).

Do I only get one card?

You will be provided one debit card, which can be replaced if lost. Once you get your card, we'll give you the phone number to call to replace a lost card. Each replacement card costs \$5 and takes 7-10 days to get to you. You can pay an additional \$40 fee to get the card shipped in 3 days. These fees will be taken from your card's balance.

What happens if I do not get a YouthWorks job?

You will receive a debit card in the mail tied to your new account, whether you get a job or not. After the summer, Securityplus will ask if you would still like to keep an account with them. If Securityplus is not able to reach you, your account will be automatically closed.

YouthWorks 2019 Pay Days

July 26, August 9, and August 23