



Honey Pot Bank

North School PTA

North School's "Honey Pot Bank" is a program that is designed to teach students the benefits and value of saving money.

GENERAL INFORMATION:

A "New Personal Account" form is needed to open a new account and will be forwarded to TD Bank with the initial deposit. Accounts will be standard savings passbook. Students will not receive monthly statements. All transactions are recorded in the passbook. The "New Personal Account" **does not** have to be filled out if the student already has a passbook savings account.

New accounts must be opened with a minimum of \$1.00, however no minimum deposit is necessary beyond that and all balances down to the penny will earn interest. Please do not have your child bring large amounts of cash to school. A check made out to your child or TD Bank is the safest way to send money to school. We ask that you roll any large amount of loose change.

BANKING PROCEDURES:

Parent volunteer "tellers" will be stationed at the school cafeteria during banking days to collect participating student's deposits. Only deposits will be taken at school. Withdrawals must be presented at TD Bank.

All students' passbooks when not at TD Bank will be kept at school in the PTA locking cabinet. If the passbook is needed to make a withdrawal at the bank, students should bring in a note signed by the parent to the next banking session and the book will be given to them. Passbooks are returned to the students on June 21st after the final deposit and monthly interest is posted. Make sure you put them in a safe place. Students may return passbooks to the school each October at the re-opening of the Bear's Honey Pot banking program.

RETURNING DEPOSITORS:

Please bring your savings Passbooks from the previous year(s) back to Honey Pot Bank so you can start your deposits again. You need to have this with you (the "New Personal Account" form is not needed).

Contact us if you have any questions

vandernerden@hotmail.com

Alyssa Nerden



Honey Pot Bank

2016-2017

North School PTA

Honey Pot bank deposits are done before school in the cafeteria. Each deposit earns a prize!

| <u>Month</u> | <u>Day</u> | <u>Event at Honey Pot Bank</u> |
|--------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| October | 5 | Double Ticket Day/ Grand Opening - special prize for each banker Returning bankers – Bring Passbook in New Bankers – bring in “new personal account” form |
| | 19 | Single Ticket Day/ Raffle \$15.00 Cash Deposit |
| November | 2 | Double Ticket Day/ |
| | 16 | Single Ticket Day/ Raffle \$15.00 Cash Deposit |
| December | 7 | Double Ticket Day/ |
| | 21 | Single Ticket Day/ Raffle \$15.00 Cash Deposit |
| January | 4 | Double Ticket Day/ |
| | 18 | Single Ticket Day/ Raffle \$15.00 Cash Deposit |
| February | 1 | Double Ticket Day/ |
| | 15 | Single Ticket Day/ Raffle \$15.00 Cash Deposit |
| March | 15 | Double Ticket Day/ |
| | 29 | Single Ticket Day/ Raffle \$15.00 Cash Deposit |
| April | 5 | Double Ticket Day/ |
| | 19 | Single Ticket Day/ Raffle \$15.00 Cash Deposit |
| May | 3 | Double Ticket Day/ |
| | 17 | Single Ticket Day/ Raffle \$15.00 Cash Deposit |
| June | 7 | Double Ticket Day/ Grand Prize Raffle \$20.00 Cash Deposit And \$20 Gift Card of your choice |
| | 14 | Passbook Pickup with all your added ticket money |

All tickets are worth \$.10 that will be added to each Bankers savings account at the end of the year.

Opportunities to earn more tickets are available throughout the program by completing task that promote and teach the value of savings.

Questions? Please reach out at vandernerden@hotmail.com



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FREQUENTLY ASKED QUESTION

Is this a fundraiser?

No, the PTA does not collect or make any money from this activity. All money goes straight into your child's bank account. The PTA sponsors Honey Pot Bank as a way to encourage to understand and benefit from the value of saving.

Is this open to all grades?

Yes! It's never too early to start learning the value of saving. We will be there to help and guide the children through the Banking process. Hopefully, make it a little fun.

What if my child already has a savings account somewhere else?

You can still participate and open a TD Bank account for your child. They really enjoy banking at school and earning chances to win raffles and other small prizes. At the end of the school year, you will get their bank books returned to you.

Does my child have to come in early to participate?

No. Honey Pot bank will run before school two Wednesdays a month. The Kids can come into the cafeteria right off of the bus to do their banking. This also means they won't be carrying money around with them during the school day.

How will I know my child made the deposit when I send them in with money?

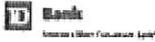
We will be issuing a receipt to each child with the date and amount of deposit. Make sure to check their backpacks when they come home! We keep a record of all deposits as well and of course they are recorded in their passbook by the bank

What if I want to make a withdrawal from the account?

Honey Pot bank is only for making deposits. If you anticipate needing to make a withdrawal from the account, just contact one of the Chair people and we will send home your child's bank book so that you can go to TD Bank and make the withdrawal. We just ask that your child bring it back the next time they come into Honey Pot Bank

Is there a minimum amount needed to deposit?

After the initial \$1.00 minimum deposit no amount is too small. We encourage deposits of any amount!



NEW PERSONAL ACCOUNT

A new account will be opened on your behalf at TD Bank in Londonderry using the information provided on this form.

REGION: Massachusetts (03) STORE NUMBER: 139 ACCOUNT NUMBER: Issued by TD 93003
TYPE OF ACCOUNT: Young Savers Passbook TYPE CODE: 108

DATE OPENED: 09/20/2013 OPENED BY:

ACCOUNT TITLE (ACCOUNT OWNER NAME(S)):
Child's Name:

1 _____
 2 Parent/Guardian's Name: _____
 3 * _____
 4 * _____

ACCOUNT MAILING ADDRESS:

CUSTOMER #1 Child's Info

DATE OF BIRTH _____ HOME PHONE _____ social security # _____
 IDENTIFICATION (Describe below)
 ID #1 Type: n/a Number: n/a Expiration Date: n/a
 ID #2 Type: n/a Number: n/a Expiration Date: n/a
 LEGAL ADDRESS (No PO Boxes) _____

CUSTOMER #2 Parent/Guardian's Info

DATE OF BIRTH _____ HOME PHONE _____ social security # _____
 IDENTIFICATION (Describe below)
 ID #1 Type: NH DL Number: _____ Expiration Date: _____
 ID #2 Type: second id not needed Number: _____ Expiration Date: _____
 LEGAL ADDRESS (No PO Boxes) _____ VERIFICATION _____

SIGNATURE (optional for child) _____ DATE _____

SIGNATURE (required) _____ DATE _____

CUSTOMER #1 EMAIL _____

CUSTOMER #2 EMAIL _____

CUSTOMER #3 *

DATE OF BIRTH _____ HOME PHONE _____
 Select
 IDENTIFICATION (Describe below)
 ID #1 Type: _____ Number: _____ Expiration Date: _____
 ID #2 Type: _____ Number: _____ Expiration Date: _____
 LEGAL ADDRESS (No PO Boxes) Select VERIFICATION

CUSTOMER #4 *

DATE OF BIRTH _____ HOME PHONE _____
 Select
 IDENTIFICATION (Describe below)
 ID #1 Type: _____ Number: _____ Expiration Date: _____
 ID #2 Type: _____ Number: _____ Expiration Date: _____
 LEGAL ADDRESS (No PO Boxes) Select VERIFICATION

SIGNATURE _____ DATE _____

SIGNATURE _____ DATE _____

CUSTOMER #3 EMAIL _____

CUSTOMER #4 EMAIL _____

IMPORTANT INFORMATION

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

I/We acknowledge receipt of the Deposit Account Agreement, Account Maintenance Information grid, Fee Schedule and rates which govern my/our accounts with the Bank. My/Our use of this account shall evidence my/our acceptance of the terms and conditions set forth in the Deposit Account Agreement, Account Maintenance Information grid, Fee Schedule and any Addendums as the same may be amended from time to time. Joint accounts are owned as joint tenants with right of survivorship.

I/We, both individually and on behalf of the account owner, if different, hereby authorize the Bank to, from time to time, request consumer reports containing references about me/us from third parties, such as a consumer reporting agency in connection with opening and maintaining this account. If you (the Bank) are unable to open a deposit account, you will provide me/us with an additional notice regarding the consumer reporting agency.

By signing this signature card, We acknowledge that the deposit account to which we are/are being added as a co-owner may have an existing Moneyline account attached. We understand that a Moneyline account is a line of credit for overdraft protection. I/We acknowledge receipt of the Moneyline Agreement and disclosures and agree to their terms and conditions. We understand and agree that, as a co-owner of the deposit account, We will be fully responsible for payments on the Moneyline account (including any outstanding balances at this time) and that payment history and other credit information may be reported to consumer reporting agencies.

This section does not apply to U.S. non-resident aliens. Under penalty of perjury, each customer signing above certifies that:
 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
 3. I am a U.S. person (including a U.S. resident alien).

Certification Instructions: You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return or for any other reason. For real estate transactions, Item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA) and, generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Rev 07/2011 | TD Bank, N.A.

Instructions for Store Team Members. If using to CF, please insert in the direction.

*follow Customer #2 guide if a third or fourth name on the account is desired

Must be filled out

Child optional signature