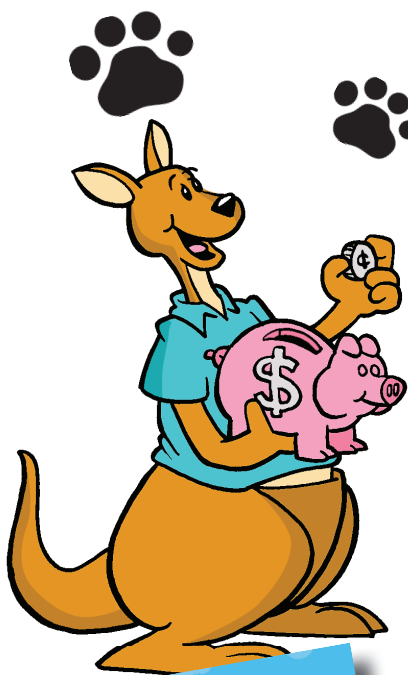




The Kirby Kangaroo Club helps children up to the age of 12 learn to develop good savings habits and reach their goals. Best of all, they'll have fun along the way.

Once enrolled in this innovative and fun program, children will receive Kirby Bucks for saving money at the credit union. Kirby Bucks can then be turned in for prizes. They'll also receive a semi-annual newsletter, their own savings passbook to record deposits and withdrawals, access to the entertaining and educational Kirby Kangaroo Club website, and the NEW Kirby's Catch & Save app Free educational savings mobile application. Best of all, they'll learn how to save for their goals and dreams.

To be a Kirby Kangaroo Club member, it's simple. You must be 12 years of age or under to open a dividend earning Kirby Kangaroo savings account. You need as little as a \$5.00 deposit.



The Kirby Kangaroo advantage:

- * Earn Kirby Bucks for deposits or recruiting family members which you can use to purchase tons of cool different prizes. (earn \$1 in Kirby money for every \$5 deposited into your account)
- * Only a \$5.00 deposit is needed to open your Kirby Kangaroo Club account.
- * Get an extra boost toward your savings with every "A" on your Report Card. (50 cents per A: Maximum \$3)
- * Twice a year you will receive your own Kirby Kangaroo Club newsletter from an award-winning staff of youth marketing professionals dedicated to teaching financial values to children.
- * For your birthday you will receive a personalized card from "Kirby" and a special surprise.
- * Your child will have access to the Kirby Kangaroo Website packed with fun stuff for kids and the NEW Kirby's Catch & Save app!
- * During the year we will also have fun contests, giveaways, and much more only for Kirby Kangaroo Club members.





Earn Kirby Dollars For:
Every \$5 deposited = \$1 Kirby Buck
Birthday = \$1 Kirby Buck
Recruit a family member to join = \$2 Kirby Bucks

Prizes for \$2 in Kirby Bucks:	Prizes for \$5 in Kirby Bucks:	Prizes for \$10 in Kirby Bucks:	Prizes for \$15 in Kirby Bucks:	Prizes for \$20 in Kirby Bucks:
--------------------------------	--------------------------------	---------------------------------	---------------------------------	---------------------------------

Pencil Eraser
Glow Bracelet

Marbelized Popper
Bouncy Ball
Hamburger Pencil-Sharpener

Mini Plush Animal
Kirby Light Up Yo-Yo
Jump Rope
Slap Bracelet

Matchbox Car
Coloring or Sticker Book
Kirby Sunglasses
Stress/Splat Ball

Kirby Water Bottle
Kirby Water Gun

Prizes for \$30 in Kirby Bucks:	Prizes for \$40 in Kirby Bucks:	Prizes for \$60 in Kirby Bucks:	Prizes for \$100 in Kirby Bucks:	Prizes for \$150 in Kirby Bucks:
---------------------------------	---------------------------------	---------------------------------	----------------------------------	----------------------------------

\$5 gift card to one of the following:
McDonald's
Gamestop
Burger King
Hoopla's
Books A Million

Plush Kirby
Kirby Coin Pouch
Monster Jam Truck

Kirby Face Backpack
Selection of Action Figure(s)
Lego Build Sets

\$10 gift card to one of the following:
Gamestop
Toys-R-Us
Hoopla's
iTunes
Books A Million

\$20 Visa Gift Card
\$20 iTunes Gift Card

* Only one prize per prize category unless using more kirby bucks

Terms and Conditions:

- The Kirby Kangaroo Club accounts are savings only. No debit cards will be issued on these accounts. There will be a maximum of three (3) withdrawals per calendar month.
- The child must be between the ages of newborn to age twelve (12). Minimum deposit needed to start the Kirby Kangaroo Account is \$5.00. Once the child reaches the age of thirteen (13), the account must have a share balance of that of a regular share account which is \$25.00. If the regular balance is not \$25.00 two months after the child reaches thirteen, the account will be closed.
- Kirby dollars are only earned by in office deposits. No prizes will be mailed.
- The child must be present to receive their prizes. Kirby dollars can be redeemed at anytime in the office for prizes.
- Prizes listed here may be unavailable and are subject to substitution of another similar prize.
- Eligible family member recruits are siblings and step-siblings. (only pertains to Kid's Club accounts not regular S1 accounts)
- PALCO reserves the right to alter, limit, modify, restrict or cancel the Kirby Kangaroo Kid's Club program at any time with or without notice.
- Any abuse of the Kirby Kangaroo Kid's Club program or any misrepresentation may subject members to exclusion from the program.
- Maximum amount of \$500 Kirby Dollars will be disbursed per deposit.