



What is a Keystone First Checking Account?

Keystone First is a checking account that allows kids to have access to their first debit card. A parent or guardian must be on the account to monitor the spending and establish limits for how much and where money is spent. This is an opportunity to teach children about smart financial habits which will help set them up for financial management in the future.

Great tool for both parents and kids!

Parents have the power to:

- Easily monitor their child's account activity using the mobile app.
- Transfer money from their account to the child's account for allowance or field trips.
- Set limits and restrictions so they know where the child's debit card will function.
- Receive alerts to know when the child's card is used.
- Teach their children how to responsibly use a checking account and debit card.

Kids have the power to:

- Use a VISA debit card for purchases online or in-store.
- Use an ATM to withdraw cash.
- Track their account activity through online banking.
- Learn the importance of smart financial habits at a younger age.

Contact Us

 570-752-3671

 www.fkc.bank



Keystone First Checking Account with Youth Debit Card

Set your children up for success by teaching them smart financial decisions at a younger age.



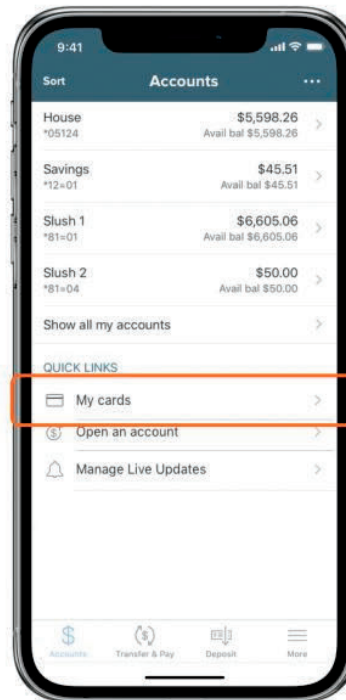
Features Include:



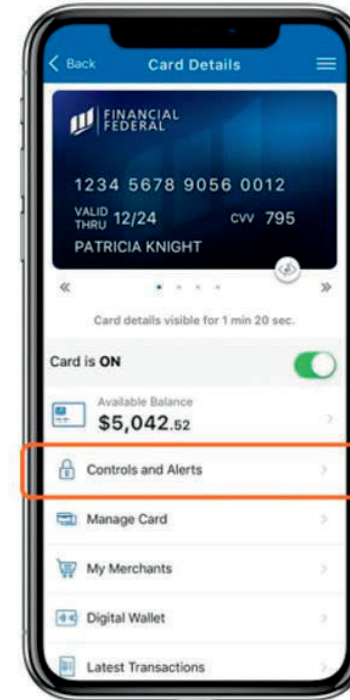
- For youth age 13-17
- Minimum deposit to open is \$25.00
- No minimum monthly balance required
- No monthly maintenance service charge
- Free VISA® debit card
- Online and mobile banking*
- Mobile Remote Deposit Capture*
- Monthly statement of activity
- No overdrafts allowed*

**Online Banking is a requirement of the account. Customer will be eligible to enroll in Mobile Remote Deposit Capture after account has been open for 30 days. No checks will be issued for this account. Account not eligible for overdraft protection. If the account is overdrawn, the customer will receive a courtesy phone call and mailed letter. If there is a second occurrence the account will be closed.*

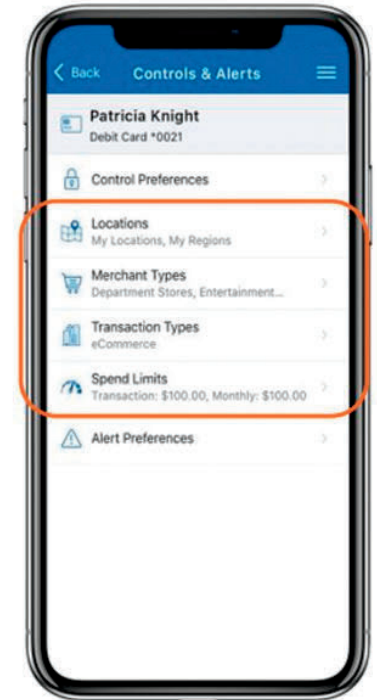
How to set limits in the mobile app



After logging into the mobile banking app, the view is the Accounts screen. Tap "My cards" to get started. In order to manage a card, select it from the dashboard list.



The Card Details screen offers the ability to turn the card on or off using the toggle. To access card controls and alerts, tap "Controls and Alerts" under the Card Details menu.



Enable features for card limits by selecting either "Locations", "Merchant Types", "Transaction Types", or "Spend Limits".

→ Location Controls

Under Location Controls, enable "My Location" which will check if the mobile device is in the vicinity of the merchant where the card is being used, and "My Region" for geographic boundaries. If the in-person transaction meets all the control preferences, it will go through.

→ Transaction Controls

Under Transaction Controls, select which transaction types are approved for the card. To enable/disable a transaction type, toggle the green switch next to the transaction type and tap "Save".

→ Merchant Controls

Under Merchant Controls, select which merchant types are allowed for transactions on the card. To enable/disable a merchant type, toggle the green switch to the right of the merchant type and tap "Save".

→ Spend Controls

Under Spend Controls, set transaction and spending limit amounts to establish a cap on spending. Simply toggle the green switch next to the control, enter the amount, and tap "Save".