BNH
Bank of New Hampshire

Help Your Kids Learn the Joy of Saving with Our Kids' Savers Club!

We know that as parents, teaching your little ones the value of saving is just as important as finding time for that well-deserved cup of coffee! That's why Bank of New Hampshire makes it easier than ever to open a Kids' Savers Club account online—in as little as five minutes. It's the perfect way to introduce your child to the power of saving, without leaving the comfort of home.

To help your child start their savings journey on the right foot, BNH will cover the $5.00 minimum deposit to open the account.* And the best part? Your child will automatically be enrolled in our I Love Saving Club, which includes fun and practical benefits such as:

- A piggy bank at account opening—perfect for collecting loose change!
- Interest earned on every dollar saved, with no minimum balance required.
- A special birthday card to celebrate another year of growing.
- Online Banking access for children ages 8–12, so they can watch their savings grow.
- Participating schools make it convenient to make deposits right at school.

This account is designed for kids up to age 13. When your child turns 13, no action is required, their account will automatically convert to a Teen Account, giving them access to additional age-appropriate banking features while allowing them to continue building healthy financial habits. With your guidance, and the right tools, your child can develop money management skills that will benefit them for years to come.

Scan the QR code below to get started today — it's quick, simple and sets your child on the path to financial independence!

Di Martin-Greenwood
Bank Services Representative, Laconia
di.martingreenwood@bnh.bank

**$5.00 minimum deposit to open the account. Bank of New Hampshire will deposit $5.00 into the account at account opening for new accounts only; not applicable for converted accounts. There is no minimum balance to maintain to earn interest. .01% Annual Percentage Yield effective as of August 3, 2026. Rates are subject to change without notice. Fees and withdrawals could reduce earnings.*

Welcome!
How to Open a Kids Savers Account

Follow the steps below to open your child's savings account and start building healthy financial habits together:

Scan the QR Code
Use your mobile device to scan the QR code provided on the letter you received from Bank of New Hampshire. This will take you directly to the application portal.

Log In or Get Started
- If you already have an account with Bank of New Hampshire, select "Log In" in the top right-hand corner of the page.
- If you are new to the Bank, enter your information in the "Let's Get Started" section.

Enter Parent Information
Begin the application by entering the required information for the parent or legal guardian.

Enter Minor Information
Once the parent information has been verified, continue by entering the minor's details.

Complete the Questionnaire
Fill out the account questionnaire as prompted to help us better serve your financial needs.

Skip Initial Deposit
When prompted for an initial deposit, select the bottom option: "Skip for Now." This will allow you to open the account without an immediate deposit.

Review for Accuracy
Carefully review all entered information to ensure it is correct and complete.

Accept Terms and Submit
Read through all policies, disclosures, the signature card and the terms and conditions. Once reviewed, accept and submit the application.

Need further assistance?
You've got people!

Di Martin-Greenwood
Bank Services Representative
603.527.3221
di.martingreenwood@bnh.bank

BNH
Bank of New Hampshire
Member FDIC

Understanding Your

Kids' Savers Club Savings Account

Truth in Savings Disclosure

Account Opening and Usage

Minimum Deposit Needed to Open Account	$5.00	Initial $5.00 opening deposit will be provided by BNH
Monthly Service Fee	N/A	
Requirements to Waive Monthly Service Fee	N/A	
Pays Interest	Yes	No minimum daily balance required to earn disclosed APY.
Rate		Interest Rate 0.01%, Annual Percentage Yield (APY) 0.01%. Interest begins to accrue on the business day you deposit cash and non-cash items (for example, checks). At our discretion, we may change the interest rate and APY at any time.
ATM Fees	N/A	
Non-Sufficient Funds (NSF) Paid Item Fee	$35.00	Per item: each time an item is returned due to NSF
Non-Sufficient Funds (NSF) Returned Item Fee	$35.00	Per item: each time an item is returned unpaid
Stop Payment Fee	$35.00	Per item to stop payment for up to 6 months
Other Service Fees		Refer to the Schedule of Account Fees (on reverse side)

Parents /grandparents/guardians etc. are required to be joint owner on the account.

This Account is for kids up to the age of 13. After their 13th birthday, the account will be converted to a Teens' Savers Club Savings Account. Information will be sent a minimum of 30 days prior to the conversion.

Deposits and Withdrawals

When your deposits are available for withdrawal:

Cash, Direct Deposits, Wire Transfers	Day Received
Checks	Usually the day received. If we place a hold on your deposit we will let you know when your funds will be available for use. Notice typically provided at time of deposit but may be mailed later. Checks greater than $6,725 may be held longer. (See Funds Availability Policy for details).

Business Day: A "Business Day" is defined as a calendar day other than a Saturday, Sunday, or federal holiday.

Balance Computation: We use the "daily balance" method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Frequency of Compounding and Crediting of Interest: Interest will be compounded and credited on a monthly basis through the month end.

Effect of Closing an Account: If you close your account before interest is credited, you will not receive the accrued interest unless funds are being transferred to another deposit account at Bank of New Hampshire.

Dispute Resolution

If you have a dispute or question regarding your account please visit one of our office locations, call us at 1.800.832.0912, or write to us at Bank of New Hampshire, 62 Pleasant Street, Laconia, NH 03246. Please refer to the Terms and Conditions of Your Account for additional information.

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Account Bonuses

Opening Deposit Bonus	$5.00	Cash bonus will be credited one-time per account at the time of account opening

Schedule of Account Fees[1]

Bank Treasurer's Check Purchase	$5.00	Per check (available to customers only)
Foreign Currency/Draft Collection/Draft Purchase	$25.00	Plus cost (available to customers only)
Money Order Purchase	$3.00	Per money order (available to customers only)
Multiple Statement Mailing	$5.00	Per quarter (additional addresses)
Wire Transfers for Customers	$15.00	Incoming
	$25.00	Outgoing- Domestic
	$50.00	Outgoing- International

[1] Please note, that all service charges/fees will debit the account for the full amount regardless of your account balance at the time the service charge/fee posts and could overdraft your account. If the posting of a service charge/fee does overdraft your account, you will not be charged an overdraft fee.