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Why Youth Banking Programs Don't Stick

What Credit Unions Get Right, What They Miss, and What Families Actually Need

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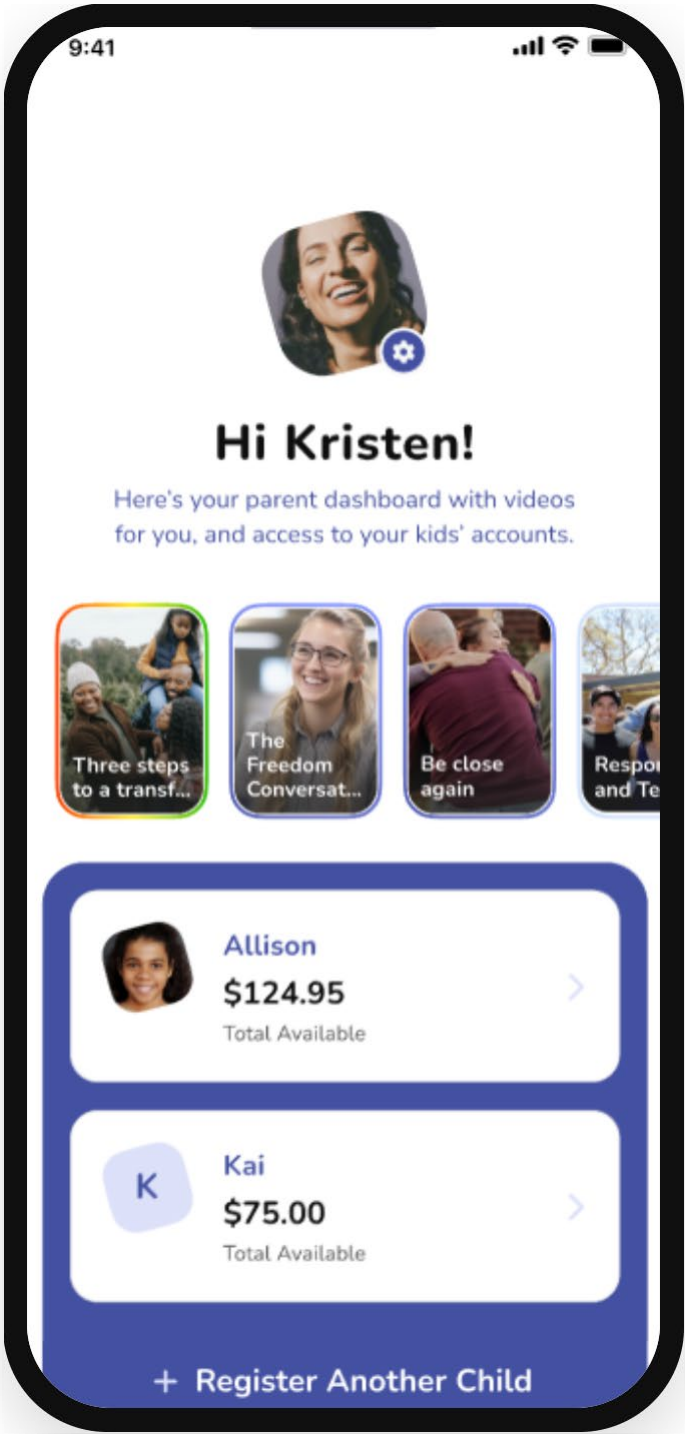
INTRODUCTION

Meet Boucoup. Family Banking for Credit Unions.

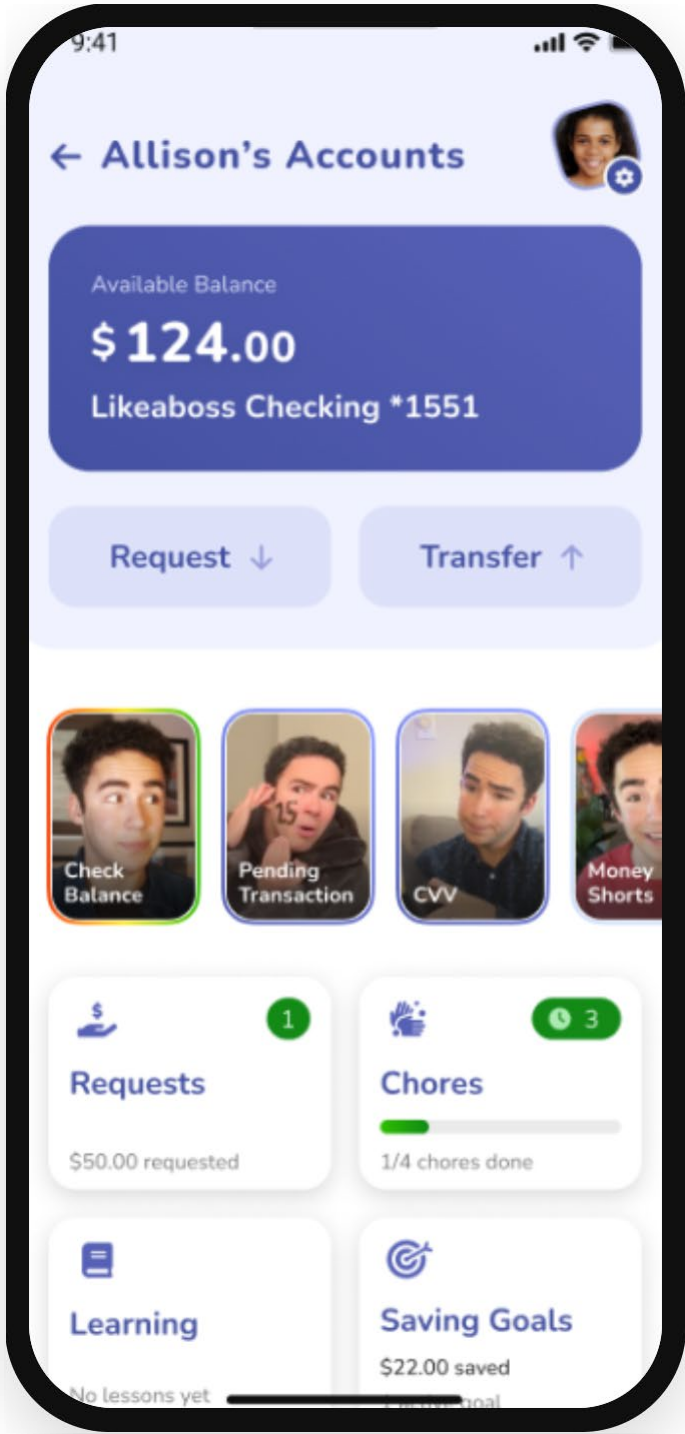
A connected banking experience for parents and kids, under your credit union's brand, on your credit union's core.

An engaging family experience. The credit union keeps the financial relationship.

PARENT



KID



YOUR CREDIT UNION

Your members

Your accounts

Your debit cards

Your deposits

Youth banking starts with the parent.

THE CHILD ASKS



“Mom, can I get a card?
ALL my friends have one!”



NOW IT'S THE PARENT'S PROBLEM TO SOLVE



Find a safe option



Choose where to open it



Open the account



Fund it



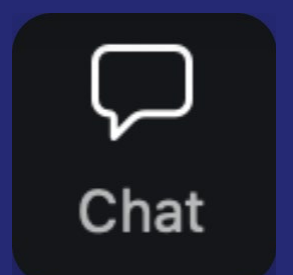
Keep an eye on spending

The child creates the demand. The parent makes the decision.

 Type in chat

What's the first question parents ask your staff about a youth account?

Click Chat at the bottom
of your Zoom window



Credit unions lead with financial literacy. Parents are asking about a card.

How do I get my child a debit card?

 A debit card in your child’s name

Is it safe?

 Freeze the card anytime

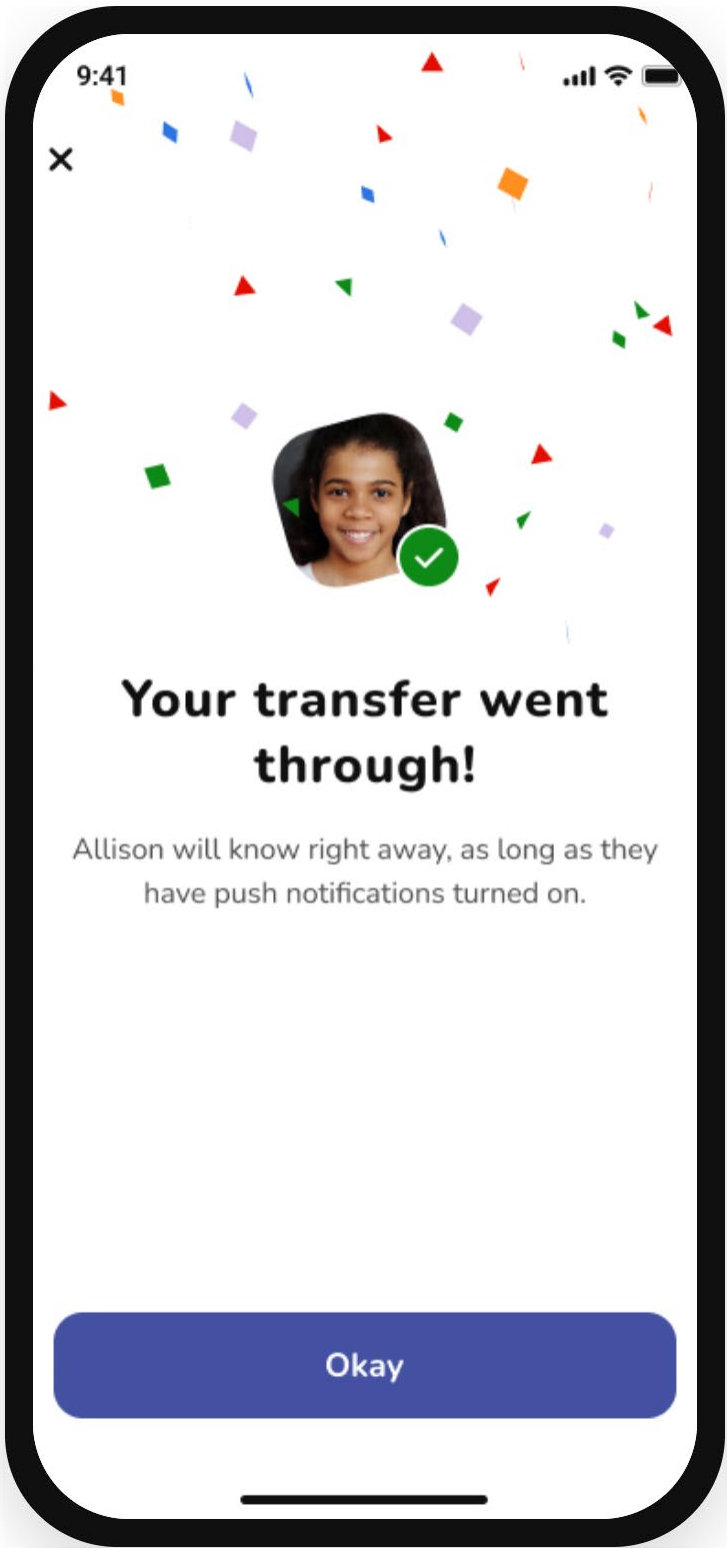
Can I supervise their spending?

 See every balance and purchase

Can I transfer money instantly?

 Transfers arrive now

Solve the immediate need first. Then introduce parents to opportunities to coach their children and prepare them for financial independence.



Market the problem you solve, not just the account you offer.



TRADITIONAL MESSAGE

“Open a youth checking account.”

Describes the product



PARENT-FOCUSED MESSAGE

“A debit card for kids and teens. Parents stay in charge.”

Speaks to the parent's need

Don't turn an excited parent into a frustrated one.



When minor accounts can only be opened in a branch, marketing must prepare parents for that visit.

SAMPLE CHECKLIST FOR YOUR PROMOTION

- ✓ Documents required
- ✓ Must the child be present?
- ✓ Is an appointment needed?
- ✓ What happens next

Requirements vary by credit union.

The easier it is to begin, the more families can participate.

BRANCH-ONLY PATH



WHERE BOUCOUP IS INVESTING

In development



Online minor membership opening is a product direction in progress and is not yet available to every Boucoup partner.

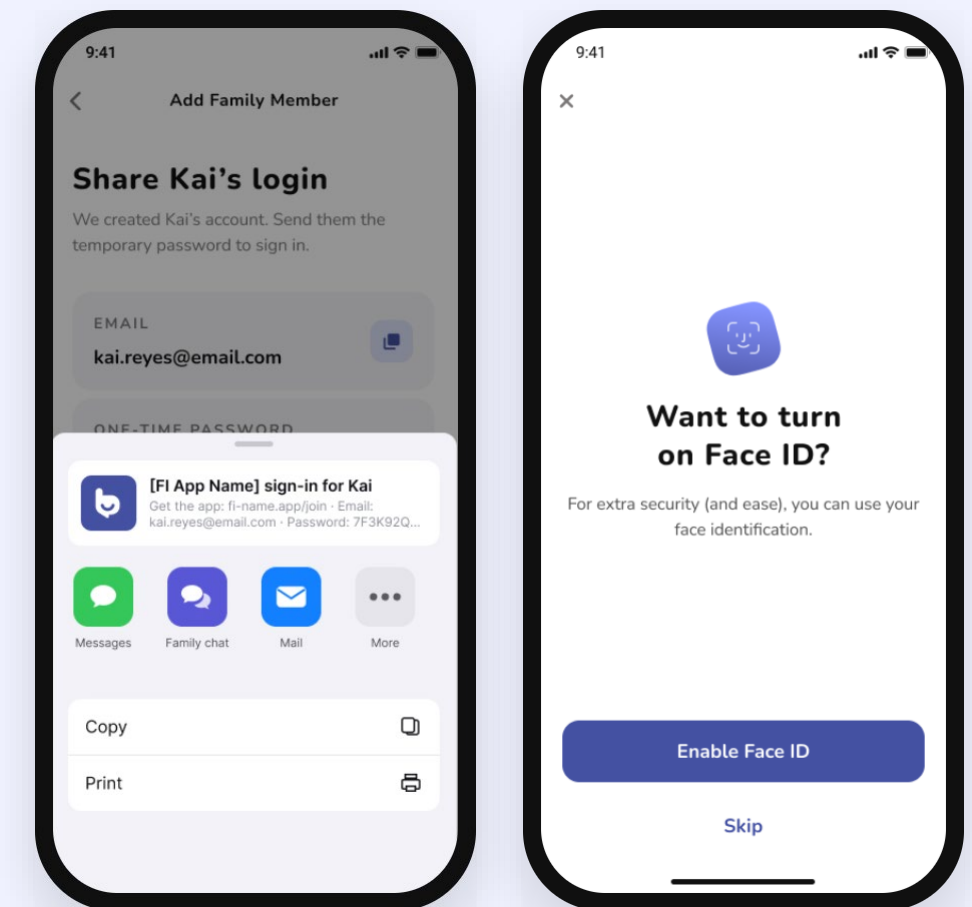
Kids don't know their member numbers. Most parents don't remember theirs either.

TRADITIONAL DIGITAL BANKING

- ✗ Separate enrollment
- ✗ Member numbers
- ✗ Passwords
- ✗ Confusing registration
- ✗ Discovering Face ID in Settings

BOUCOUP

- 1 Parent provisions the child's access
- 2 Child receives credentials
- 3 Simple first login
- 4 Guided Face ID right after first login
- 5 Easy biometric access afterward



Security is essential, but unnecessary complexity creates barriers to engagement.

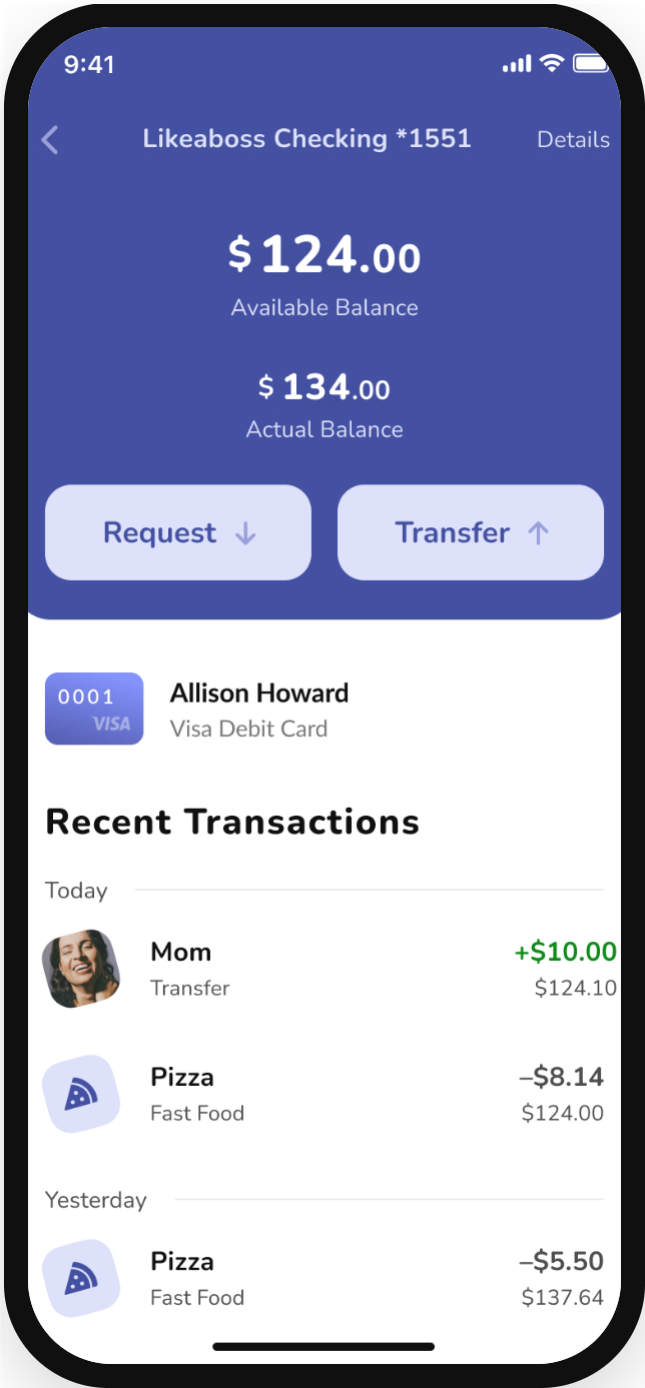
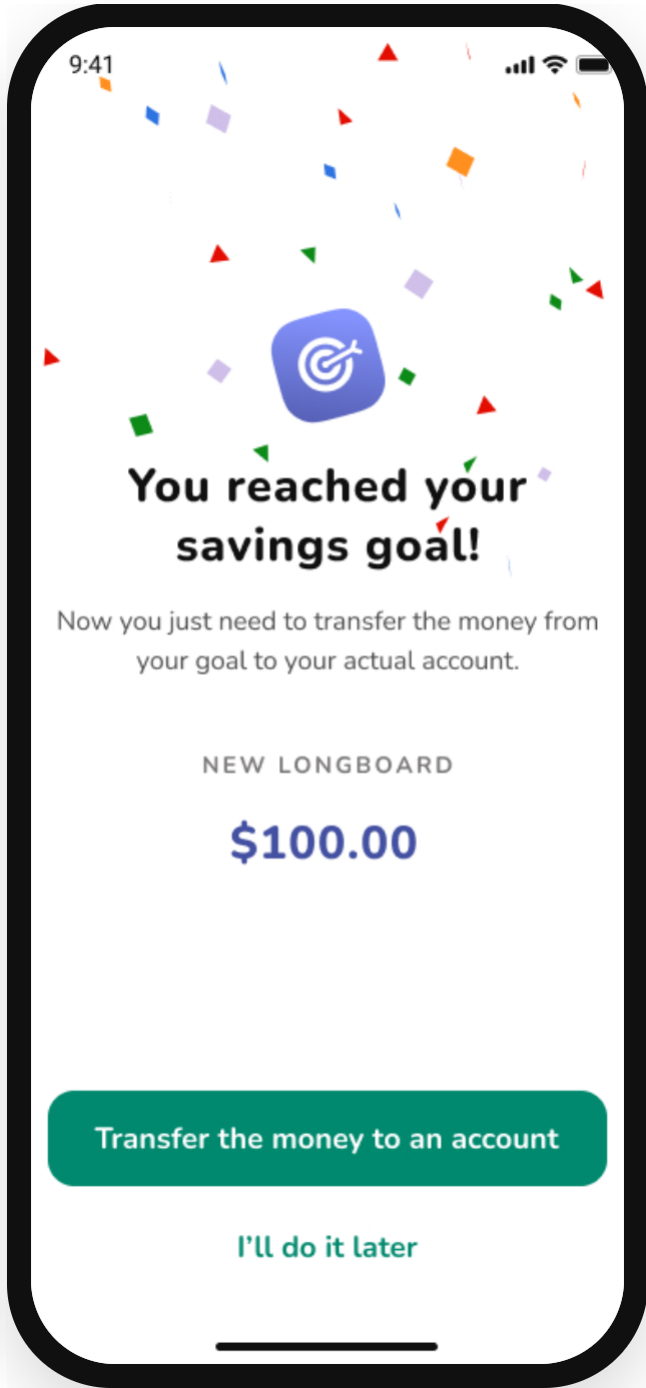
Will teens dig it?

- 

INSIDE ADULT BANKING
When it's built into adult banking, kids have to dig for it.
- 

BUILT FOR LITTLE KIDS
Looks like elementary school. Teens don't dig it.
- 

BOUCOUP
Built for teens, front and center. Younger kids love it too.



Money is social. Why do we treat it as just transactions?

ON THE CORE / ADULT BANKING APP

 Money request

XFER CK *0371 → CK *1551 \$40.00



 Chore payment

XFER CK *0371 → CK *1551 \$10.00



 Loan payment

XFER CK *1551 → CK *0371 \$50.00



 Goal top-up

XFER CK *1551 → SV *0001 \$5.00



IN BOUCOUP



Allison requested \$40.00

“Mommy, pleeease? It’s for a movie 🍿”



Clean out the fridge

Approved chore

+\$10.00



Allison paid your request in full!

Practice loan · \$50.00 paid back



New Longboard

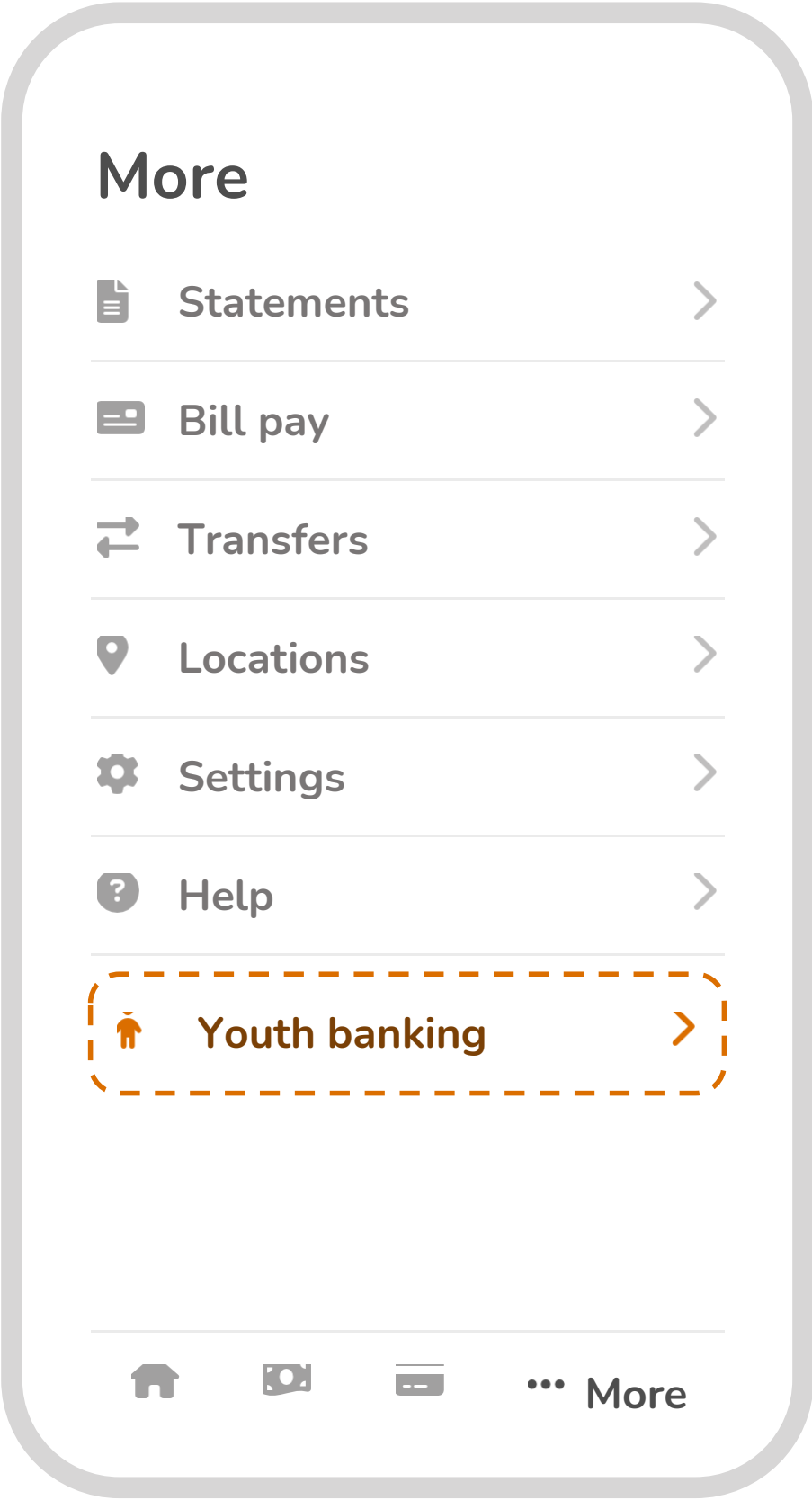
\$95.00 saved · Goal is \$100.00

+\$5.00

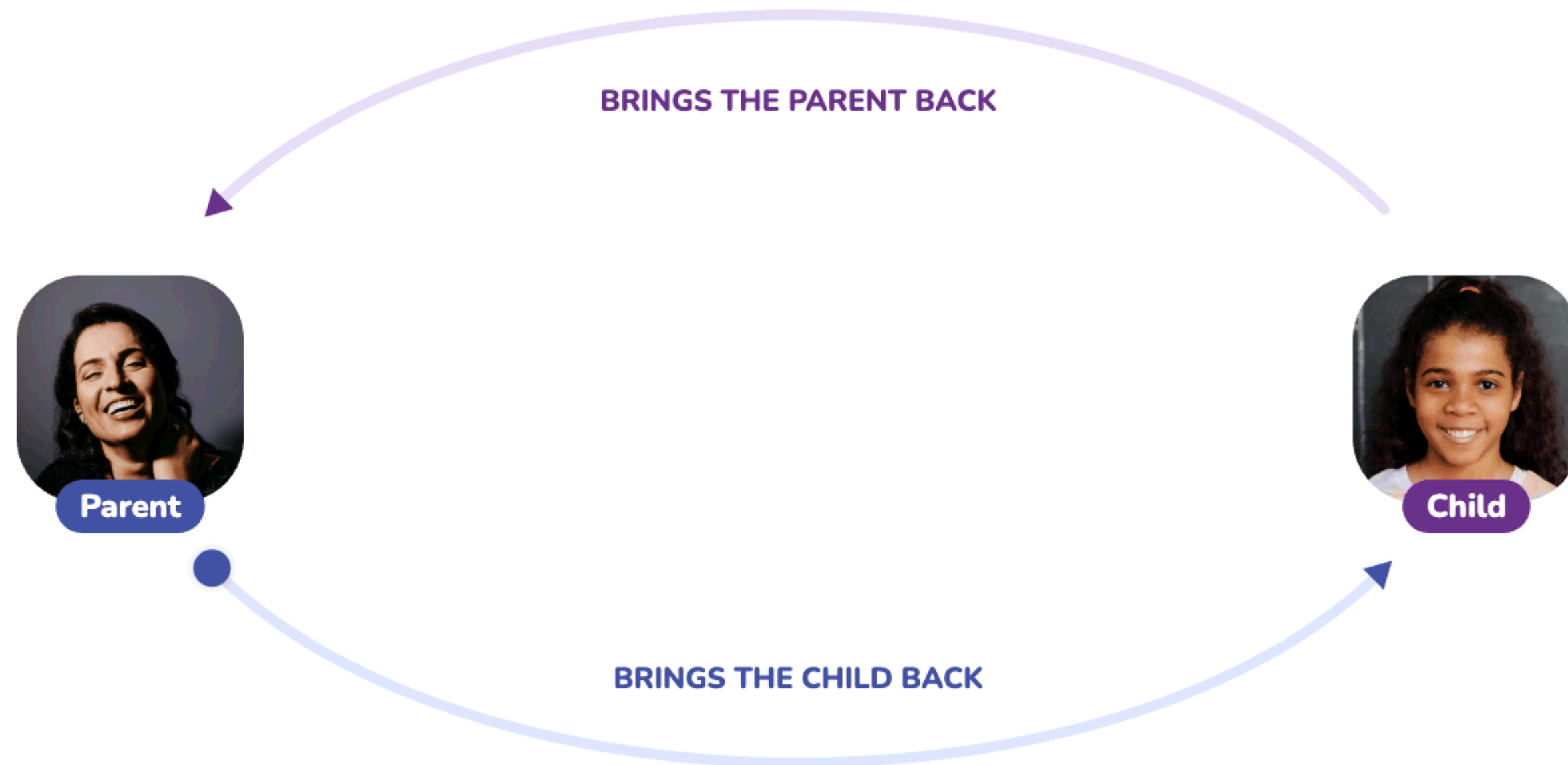
If parents stop engaging, kids often stop too.

-  When youth banking is buried in the More menu...
-  A busy parent forgets to go looking for it
-  Requests and chores go unanswered
-  The child stops checking too

YOUTH BANKING INSIDE ADULT BANKING



A social loop keeps both of them coming back.



Every notification carries your credit union's brand.

😊 Vote with a reaction

When you want to learn something new, what do you reach for?



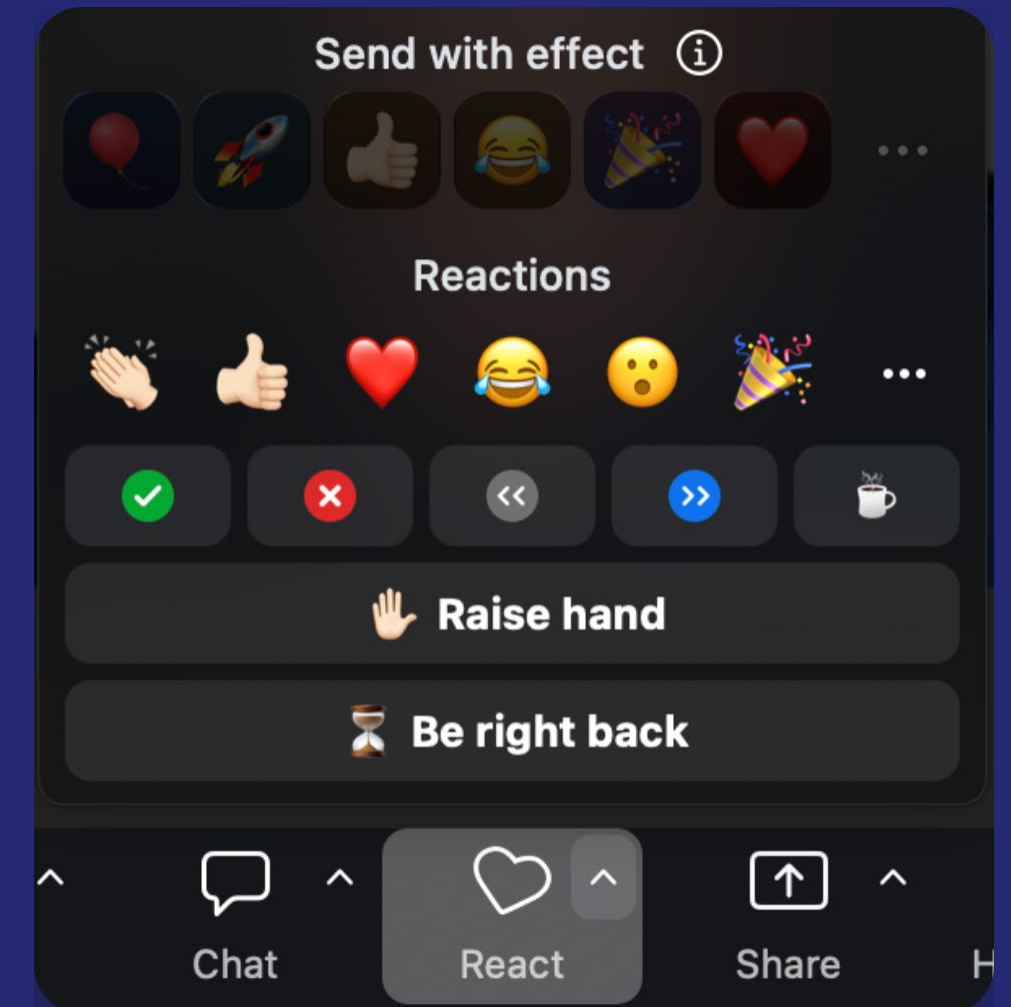
An article



A long video or course



A short video



Click React at the bottom of your Zoom window

Credit unions want to educate. Kids don't want more education.

Kids don't need more definitions. They need to see why money matters to them.

WHAT CREDIT UNIONS OFFER



Understanding credit: a complete guide

Article · 7 min read

Stopped reading



Budgeting basics

Video lecture · 5 min

Closed after 30 sec



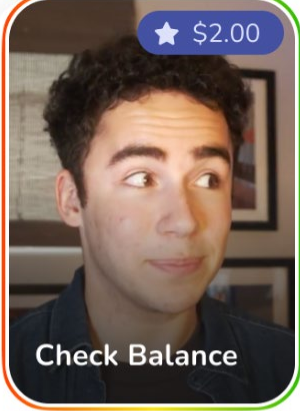
Financial literacy course

Module · Lesson 1 of 12

Never finished

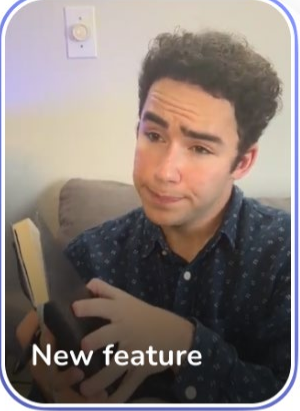


WHAT KIDS ACTUALLY WATCH

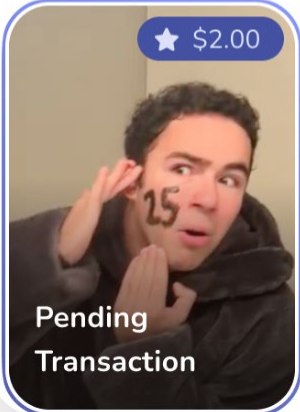


★ \$2.00

Check Balance

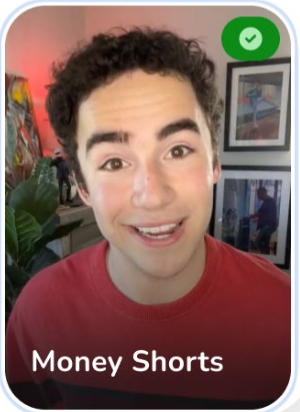


New feature



★ \$2.00

Pending Transaction



Money Shorts

Money Shorts

Funny, practical, one-minute videos

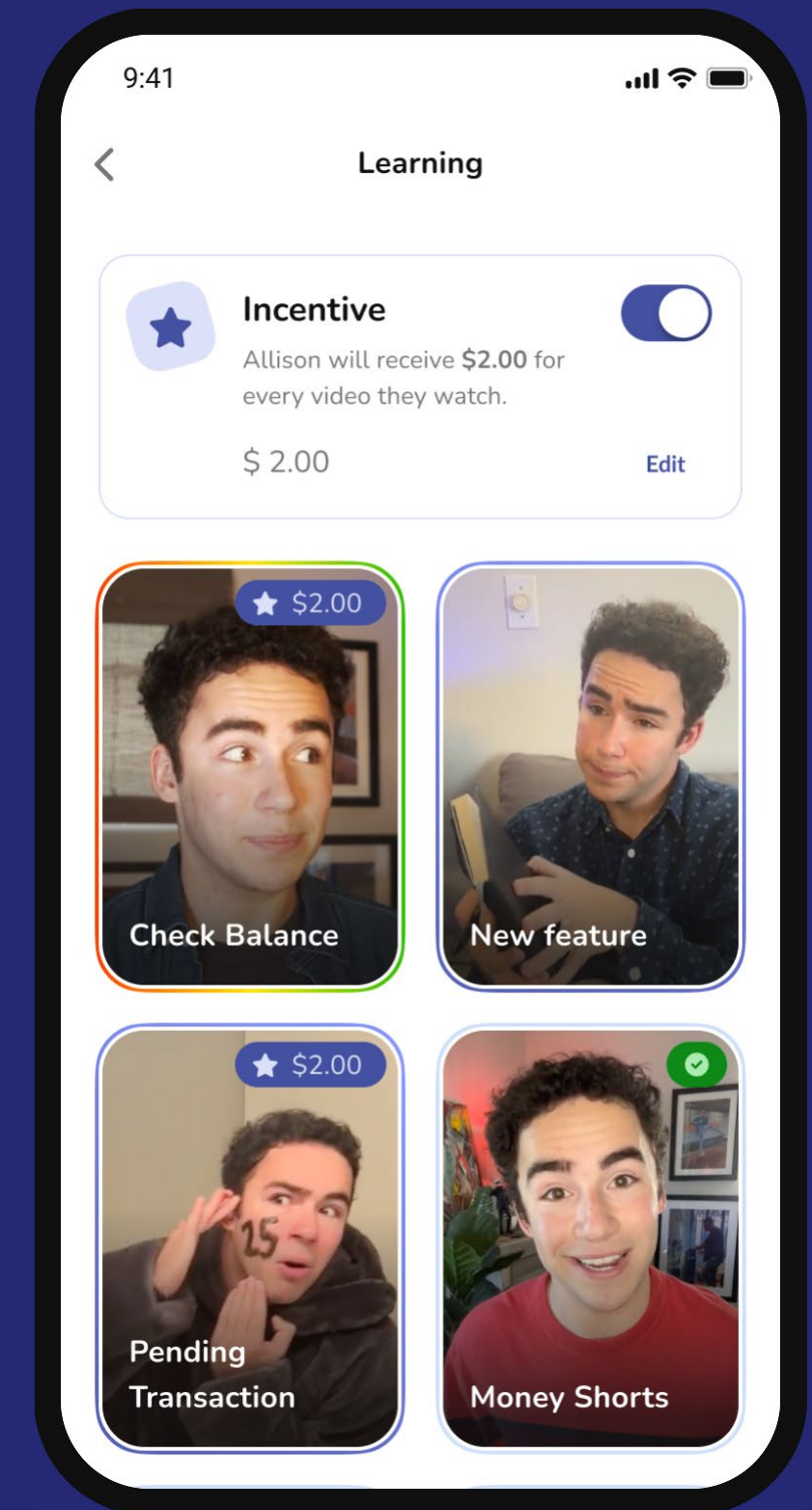
3 · MAKE MONEY SOCIAL
MONEY SHORTS IN ACTION

Make financial education something kids actually want to watch.

Every video is a reason for a parent-child conversation.



THEN, IN THE PARENT APP



An account is a product. A family is a relationship.

ACCOUNT-CENTRIC VIEW



Member, age 16



Checking account



Debit card

FAMILY-CENTRIC VIEW



Teen learning to
drive



Parents considering
a car

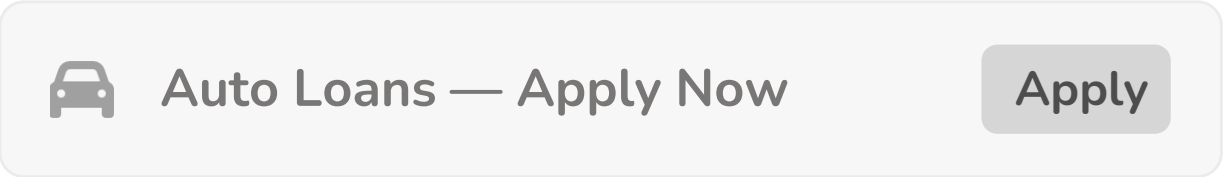


Auto loan
opportunity

The parent already has a relationship and evolving needs.

Tell a story, not just advertise an auto loan.

TYPICAL STATIC BANNER

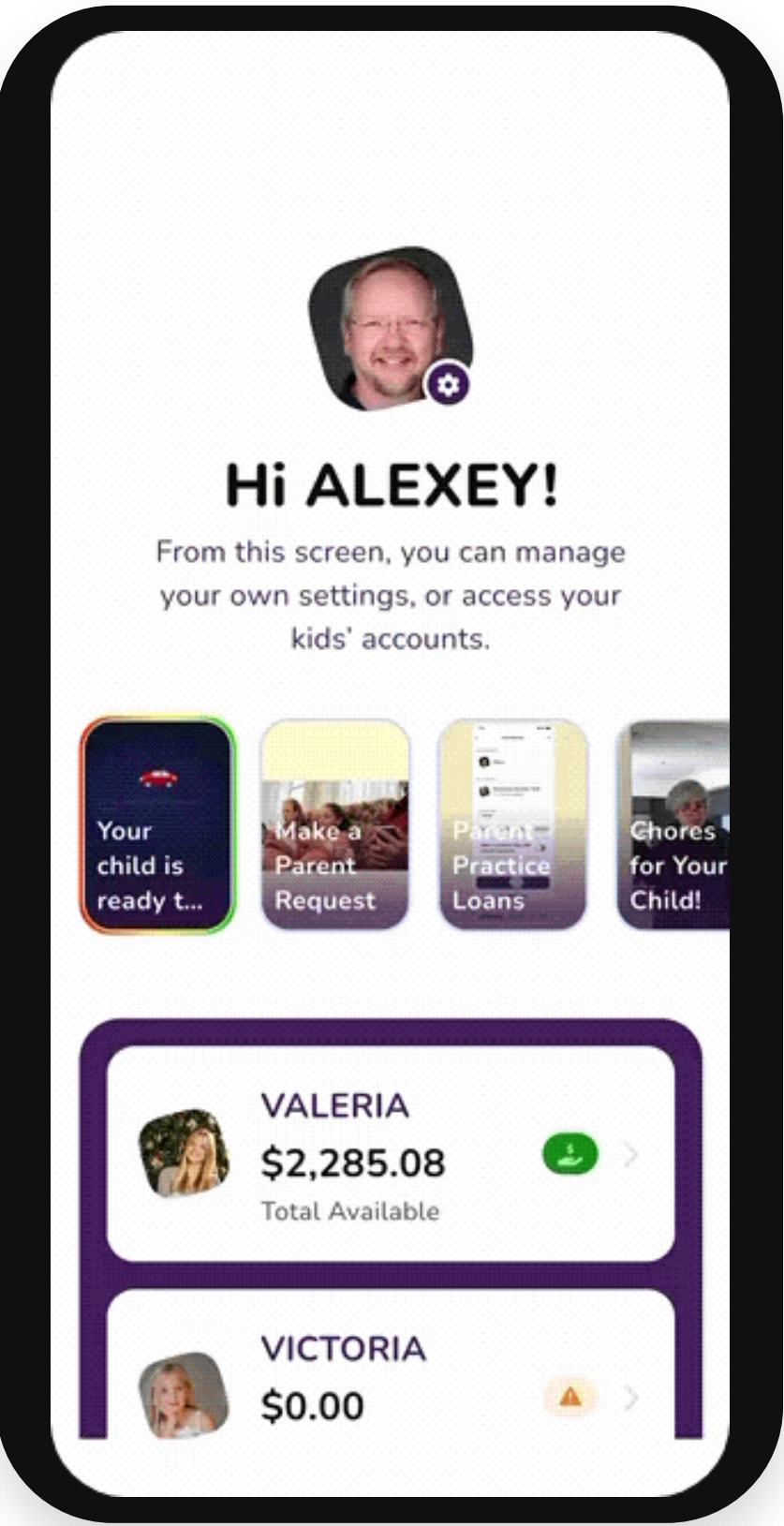


WHAT THE CREDIT UNION GAINS

-  Reach parents at the right moment
-  Win the loan before the dealer does
-  Grow the whole family relationship

Families win by receiving relevant financial solutions. Credit unions win through deeper relationships and product growth.

BOUCOUP RICH-MEDIA STORY



Turning 18 should be a graduation, not a restart.

STARTING OVER

Apply for membership

Open new checking account

Receive new debit card

Update direct deposit

Change subscriptions and recurring payments

Establish a new banking routine

CONTINUING THE RELATIONSHIP

✓ Existing membership continues

✓ Same account

✓ Same debit card

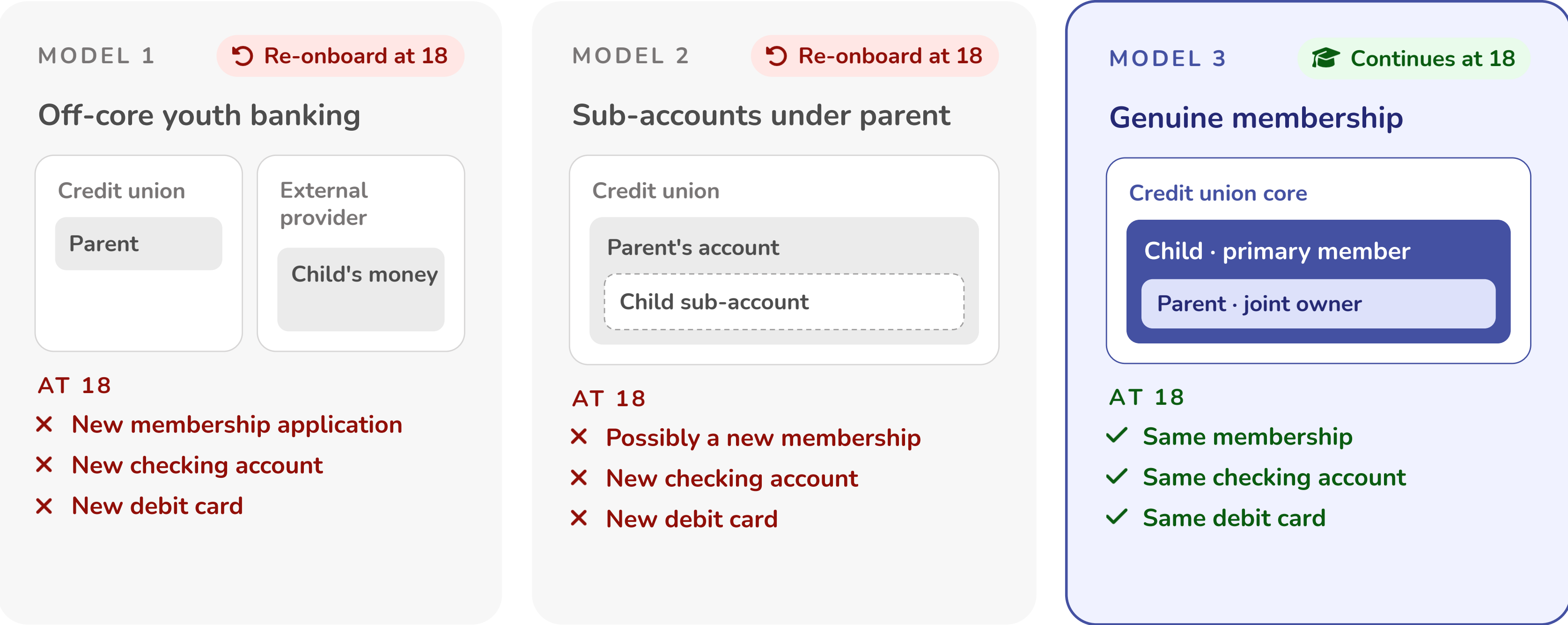
✓ Existing deposits and payments continue

✓ Ownership and permissions evolve as appropriate

“If that 18-year-old has to start over anyway, why should they choose your credit union again?”

Boucoup supports the child-primary, parent-joint model. Continuity depends on each credit union's account structure and policies.

Are you building your next generation of members—or someone else's?



CLOSING

Win the Family. Win the Future.

Attract parents



Make it easy



Engage the family



Grow the relationship



Retain the young adult

“Don't design youth banking just to serve children today. Design family banking to build relationships that last for generations.”



boucoup.com



Schedule a demo

Scan or visit bankingon.io/contact-us