



Frequently Asked Questions

What is Excel 24 Jr?

Excel 24 Jr is an account for teens ages 13-17. The purpose is to get teens on the right financial path as Finex Credit Union members. With the help of a parent/guardian (as joint - accountholder) we want to provide teens with a solid financial foundation.

What do I get with an Excel 24 Jr. Account?

Teens will receive a Debit Card, access to our Finex Mobile App, online banking and credit and money management counseling provided by our staff.

Are there any daily Limits on the Debit Card?

Yes, there is a daily limit of \$500 for ATM withdrawals and \$1,000 for point of sale transactions.

How do I access online banking/mobile banking?

At account opening, our representatives will get you started with online banking and mobile access.

Are there any fees?

No monthly fees are incurred with this account.

Does my Excel 24 Jr account come with checks?

Checks are available by request.

Are there any ATM fees?

Finex is a part of the Allpoint network of over 60,000 Surcharge Free ATM's nationwide. As long as you stay in the network and/or use any of our Finex ATMs, you will not receive a fee from us.

How do I make deposits into an Excel 24 Jr. Account?

Just like you would at most financial institutions. Use any of our Finex ATMs, visit our branches, visit any Co-op shared branches or use our mobile check deposit app through COOP Sprig.

What happens if I lose my card?

Report your card lost to our representatives at 860-282-0001 immediately. We can instant issue a card at our Manchester or East Hartford branch locations. The first lost card replacement is FREE. If you lose your card more than once, you will be charged \$10.00 for each replacement.

How Do I sign up for an Excel 24 Jr. Account?

Visit us online at info.finexcu.org/excel24-junior and complete our express application. A member of our team will contact you within 24-48 business hours. Or you may visit one of our branches. You must make an initial deposit of \$15 to open the account.

