

Union Bank Company launches USpend teen checking account to empower young Ohioans with financial literacy

Helping Ohio teens ages 13-18 build financial independence

COLUMBUS, OH, UNITED STATES,
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-- [The Union Bank Company](#) today announced the launch of USpend, a new teen checking account for individuals ages 13 to 18. Available now, USpend gives teens the tools to build financial independence through hands-on banking experience and [financial literacy](#) resources.



“

The USpend account gives teens the tools to build financial confidence, & our new school-based financial literacy course reinforces our commitment to providing this crucial knowledge from a young age.”

Dian Franks

With USpend, teens receive their own debit card, online banking login, and an automatic USave savings account that opens alongside their checking account. Together, these features encourage responsible money management while providing everyday convenience and security.

Ohio residents ages 13 to 18 are eligible to open a USpend account. Teens with a government-issued ID can open the account independently. Parents can feel confident knowing their teens are learning important life skills in a safe, guided environment. By offering these tools, The Union Bank Company can help teens gain independence, financial confidence, and obtain smart money

management skills.

In addition to the USpend account, The Union Bank Company is offering to visit local schools across their entire footprint to teach a financial literacy course. The Union Bank Co. believes it is crucial to start with the youth, as building a strong financial foundation begins at a very young age

"At The Union Bank Co., we believe that a strong financial foundation is key to future success," said Dian Franks, director of marketing at The Union Bank Co. "The USpend account gives teens the tools to build financial confidence, and our new school-based financial literacy course reinforces our commitment to providing this crucial knowledge from a young age. We are thrilled to bring these resources directly to students and empower them to make smart financial decisions."



Earn up to \$100!*

U Spend
TEEN CHECKING ACCOUNT

THE UNION BANK CO.
COMMITTED TO YOU

- \$50 Welcome Cash!*
- Easily bank anywhere Online or on our Mobile App.
- Debit Card access.
- No monthly service fee.
- Refer your friends to earn up to an additional \$50 in referral rewards.*
- Paired with a U Save account, to start setting financial goals early.

*To qualify for \$50.00 account opening incentive, the U Spend account must be open for 90 days. More information on earning referral reward will be provided at account opening of the U Save account. The account opening incentive will be awarded on the next statement after qualifier has been met. Offer as of August 20, 2025 and is subject to change without notice. Additional terms may apply.

MEMBER FDIC

The Union Bank Company is excited to support families across Ohio with the launch of USpend, reinforcing its commitment to financial education and community growth.

ABOUT THE UNION BANK COMPANY

Since 1904, The Union Bank Company has been here to provide full-service banking to the people and businesses throughout the communities we serve. Today, the bank has 14 full-service branch locations across Northwest and Central Ohio, including Bowling Green, Columbus Grove, Delphos, Findlay, Gibsonburg, Kalida, Leipsic, Lewis Center, Lima, Marion, Ottawa, Paulding, and Pemberville. We have Interactive Teller Machines (ITMs) located at all of our branch location,s with additional ITM only locations in Lima, Marion, Paulding, and Westerville. The Union Bank Company is headquartered in Columbus Grove, Ohio, and remains committed to providing the best banking service and products to all the communities we serve. Learn more at www.theubank.com.

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