



The Holiday Club account lets you save for holiday spending in advance rather than relying on high interest credit cards, for your last minute shopping. You can even arrange to have the money deducted directly from your paycheck or other account, making saving as painless as possible. Knowing that you'll have the money to pay for the holidays will put the cheer back into gift-giving.

The Holiday Club account is an easy way to save for the holidays. There is no minimum balance required to open the account. Dividends are paid annually based on average daily balances of \$100 or more. In the first part of November the funds you have saved throughout the year will automatically be disbursed to you. New Holiday Club accounts can be opened beginning November 1st.

If you are interested in participating, simply complete the attached application. It's that easy!

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## HOLIDAY CLUB ACCOUNT APPLICATION

Member Name \_\_\_\_\_

Account Number \_\_\_\_\_

Home Phone \_\_\_\_\_

Work /Cell Phone \_\_\_\_\_

Cancel Account

Payroll Deduction

Amount \$ \_\_\_\_\_

ACH / Debit –

Amount \$ \_\_\_\_\_

(PLEASE ATTACH A VOIDED CHECK)

I understand that once I open a Holiday Club Account, I agree to let the funds accumulate until the end of the plan. Premature withdrawal of funds from this account will result in a \$25.00 penalty.