

JOIN THE

# Christmas Club

## WHAT IS A CHRISTMAS CLUB?

- A SAVINGS ACCOUNT DESIGNED TO HELP MEMBERS SAVE UP FOR THE HOLIDAY SEASON!
- MONTHLY DEDUCTIONS FROM YOUR PAYROLL OR PRIMARY SAVINGS ACCOUNT.
- 0.18% APY
- MAXIMUM BALANCE OF \$2,500.00
- FUNDS ARE LOCKED UP FOR THE YEAR AND BECOME AVAILABLE NOVEMBER 1ST.
- FUNDS CAN BE WITHDRAWN EARLY WITH THE PENALTY OF ANY INTEREST EARNED.

