

PREMIER FINANCIAL CREDIT UNION

Christmas Club Account



Start depositing money into your Christmas Club Account today to watch the savings increase!

Did you know that if you put just \$10 every week for a year in your Christmas Club Account, you'll have over \$520 (including dividends paid on the balance).

Treat yourself to a stress-free holiday season, open your Christmas Club Account today!

Now you can do all of your holiday shopping without upsetting your monthly budget! A Premier Christmas Club Account is the ideal way to put money away for all of your Christmas shopping for a stress-free holiday season. It's easy to join the club! Just fill out the information below and mail, fax, or come on in and drop it off to us.

PREMIER FINANCIAL CREDIT UNION
38770 Garfield Road, Suite 120
Clinton Township, MI 48038

The purpose of this account is to help members save money for their holiday shopping. It is intended that members will not have access to these funds until the designated time of transfer into their share accounts. The date of transfer is the first business day in November and will be deposited into the members primary share account.

- Members may deposit money into their Christmas Club Account at any time through automatic deduction or any other method of deposit.
- The dividend will be calculated on a daily basis at a rate equal to the lowest regular share rate.
- Dividends will be paid on a quarterly basis.
- A \$5 early withdrawal fee will be applied each time the member withdraws money from this account prior to the official transfer date.
- This account will remain open until the member notifies the credit union to close it provided a \$5 balance is maintained.
- Christmas club accounts are disbursed on the first business day in November and will resume thereafter for the following year.

PREMIER FINANCIAL CREDIT UNION - CHRISTMAS CLUB ACCOUNT

Member Number: _____

Date: _____

Member Name: _____

Member Address: _____

Member Phone: _____

Member E-Mail: _____

I would like to deduct \$ _____ from my direct deposit to transfer into my Christmas club account.

Signature: **X** _____