Give Yourself a Gift This Holiday Season!

Don't forget to join the club!

It's convenient.

The Christmas Club gives you an easy way to save and prepare for the Holiday Season.

Sign-up is simple. Just complete the application on the bottom of this form, indicating how much you want to set aside each payday, and return it to any of our three IAACU offices accompanied by a payroll deduction card for new club accounts. Your Christmas Club account will accumulate "out of sight and out of mind." Christmas Club accounts will pay 1.25% APR on the first $3,000 deposited and earn the same rate as your regular share savings account for amounts over $3,000.

If you're already a Christmas Club member but your annual Christmas Club check doesn't match your expenditures, you can INCREASE your savings (and earnings) by completing the application below plus a payroll card with a NEW amount. Use the same procedure if you want to decrease your Christmas Club account and complete a payroll deduction card.

If you want your Christmas Club contribution to remain the same for next year, you don't have to do anything.

I want to establish a Christmas Club Account (same ownership as Primary Savings Account) with the Credit Union. Therefore, I agree as follows: I will not withdraw funds from or close this account until maturity thereof. Once Maturity is reached, your funds will be deposited into your Primary Savings Account. This includes funds deposited herewith, regular payroll deduction deposits and all other deposits to this account. I understand that if I withdraw any funds from this account prior to maturity no further interest dividends will accrue and the Credit Union is hereby authorized to assess an early withdrawal penalty of $15 against the principal in the account. If no funds are withdrawn from this account prior to maturity, interest dividends will be credited, in accordance with Credit Union policy, only on the first of each calendar quarter for the duration of the Christmas Club account.

Once completed, please mail, fax or drop this form off at one of our branches.

808 IAA Drive
P.O. Box 2901
Bloomington, IL 61702-2901
Fax 309-557-2419

☐ New Christmas Club Account

☐ Increase Deduction $_____

☐ Decrease Deduction $ _____

Name

Membership #

Tax ID

Amount per paycheck

Signature Date