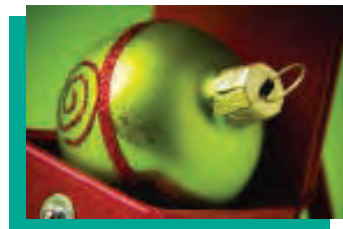


Enroll in the

Holiday Account



at SLCU!

Rev. 09/30/10

About The Holiday Account

Enroll in the Holiday Account and automatically save for your next Holiday.

The Holiday Savings Account

- ❖ Offers a **0.80%** APR (annual percentage rate)
- ❖ Offers a **0.80%** APY (annual percentage yield)
- ❖ Rates are subject to change
- ❖ Open your account with as little as \$5.00
- ❖ Set up your Holiday Account with:
 - Payroll Deduction each pay day
 - Automatic Transfer from Savings on the 5th and/or 20th of each month
 - Automatic Transfer from Checking on the 5th and/or 20th of each month
- ❖ Select from these options how your Holiday Account funds are disbursed:
 - Deposit to Share Savings Account
 - Deposit to Checking Account
 - Check mailed to you
 - Transfer back into the Holiday Account
- ❖ Plus... you determine how much money you want to automatically transfer into your Holiday Account each pay day whether it is weekly, bi-weekly or monthly.

Set up your account and look forward to a great holiday season knowing you've planned ahead.

Account Agreement

By completing and signing the attached application, I am authorizing SLCU to open my Holiday Account.

I understand that I must complete a new Payroll Deduction Distribution form if the Holiday Account deposit changes my present deduction amount.

Funds will be automatically disbursed from my Holiday Account on the first business day of November.

Withdrawals are NOT allowed throughout the year. If a withdrawal must be made, all funds in the Holiday Account must be withdrawn and the Holiday Account will be CLOSED until the following November.

Penalty for early withdrawal from the Holiday Savings Account will result in loss of accrued interest in the month the withdrawal occurs. The Holiday Account rate is subject to change.

For more information, please refer to your Truth in Savings Disclosure. If you need a current copy of this disclosure, please let us know.

Please keep this agreement for your records.

***Start saving toward your next
Holiday Season today!***

Your savings federally insured to at least \$250,000 and backed by the full faith & credit of the United States government.



Please print

- Detach Here -

Holiday account application

Member Name _____ Acct. # _____

Street Address _____

City _____ State _____ Zip _____

Daytime Phone # _____ Evening Phone # _____

I would like my Holiday Account to be set up with a:

Payroll Deduction of \$ _____ each pay day week bi-weekly month Employer Name _____

Savings Transfer of \$ _____ 5th 20th 5th & 20th each month

Checking Transfer of \$ _____ 5th 20th 5th & 20th each month

Please disburse my funds as follows the 1st business day of November:

Savings Checking Mail Check to me Roll back into my Holiday account

By signing below; I agree to the terms and conditions reflected in the application agreement that governs the use of an SLCU holiday account.

Signature _____ Date _____