

## CHRISTMAS CLUB

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### CHRISTMAS CLUB

**Limitations:** You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. At the end of the club account period, the funds in the account will be mailed to you by check, the first week in November.

**Account Fees:** The following fee applies to this account: Closed Account within 30 days: \$10.00.

**Bonuses:** You will receive the 50th payment, if all regularly scheduled payments are made in a timely manner, as a bonus at the end of the plan year.

Member  
**FDIC**