

Use this form to open an account. Funds will automatically be transferred during the first week of November.

Commit to saving this amount each month:	\$25	\$50	\$100	\$250
Annually, you will have this amount in your Christmas Club, if you don't make any early withdrawals:	\$300	\$600	\$1200	\$3000

We offer two account types to choose from:

**Regular Christmas Club** – You may make deposits, transfers or withdrawals at any time. Interest will post to your account monthly.

**Restricted Christmas Club** – You may make deposits at any time. Interest is paid when your account matures. Withdrawals are not allowed until maturity. Each early withdrawal will incur a penalty of a \$10 fee.

Choose One: 🔲 Regular Christmas Club 🔲 Restricted Christmas Club

When your account matures, you can transfer the balance to a Rancho Federal savings or checking account, or roll it over so that your money continues to grow.

Choose One: 🔲 Transfer to my Savings Account Number \_\_\_\_\_

□ Transfer to my Checking Account Number \_\_\_\_\_

□ Roll it over! Do not transfer my balance.

The balance in your Christmas Club account must be at least \$150 on October 31st, in order to mature on November 1st, and remain open for the following year.

Account Number \_\_\_\_\_ Signature \_\_\_\_\_

Office Use: Date Entered \_\_\_\_\_ CU Representative \_\_\_\_\_

Rancho Federal

**CREDIT UNION** 



