CHRISTMAS CLUB **ENROLLMENT FORM**

Use this form to open an account that will mature in November 2022

If you save this amount each month:	\$25	\$50	\$75 \$100	
In November 2022 you will have:	\$275	\$550	\$825 \$1100)
Based on 11 months with no withdrawals.				

Christmas Club setup is easy, and can even be done over the phone.

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.

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

Choose One: I Mail a Check to my Address on file (\$5 Fee)

Transfer to my Savings Account Number _____

Transfer to my Checking Account Number _____

□ Roll it over! Do not mail me a check or transfer my balance

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

Account Number _____ Signature _____ _____ CU Representative _____ Office Use: Date Entered

Rancho Federal CREDIT UNION 866-855-9050

INSURED BY NCUA