

Christmas Club Savings*

Spread your holiday expenses out across the year by putting aside a little each week or month! Christmas Club Savings is a short-term tool that pays out the entire balance each year right when you need it for holiday shopping.



This Account has no monthly balance requirements OR transaction fees!



More Benefits:

- Earn interest on any balance of \$.01 or greater
- Auto transfers to this account make saving for the holidays easy
- Entire balance is paid out to you by direct deposit on November 1st to an account of your choice
- Receive monthly statements to keep up to date on your account history and balances

*No withdrawals are allowed before the November 1st annual payout. A \$20 early closing fee will be charged on accounts closed before November 1st.

The choice is yours with perks too! Don't forget our great Online Services.



Retail Online Banking



BillPay



eStatements



Mobile Banking



Mobile Deposit



Zelle



Alerts



CardValet



