



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



Popmoney



Alerts



CardValet