

SHELTER INSURANCE®



FEDERAL CREDIT UNION



2022 Christmas Club

Join our Christmas Club and have funds available to purchase gifts for those on your shopping list.

THE FOLLOWING RULES APPLY:

- Members may sign up for our Christmas Club ONLY during the month of October.
- Deposit amounts may not be changed during the current Christmas Club cycle.
- Deposits from Agents and Employees can only be made through regular commission or payroll deductions.
- Retirees and other members must commit to a fixed monthly amount.
- No extraordinary amounts will be allowed.
- Any account with no fixed deposit in a month will be closed and deposits returned.
- Early withdrawals must be for the full balance.
- Members who withdraw funds early will not be allowed to re-enter the Christmas Club until the next October.
- If funds are withdrawn early, any dividends credited will be forfeited.
- All Christmas Club contributions will be transferred to your regular share account in early November. If you desire to have the funds mailed to you, please contact us.
- Dividends accrue monthly and will be paid at the rate of .50% APY.
- You must be a credit union member to join the Christmas Club.

I, _____ authorize **Shelter Insurance Federal Credit Union** to deduct \$_____ from each check for my **Christmas Club Account**.

Signature _____

Agent # _____

Social Security # _____

OR Account # _____

I am paid (check one)

Hourly Employee

Salaried Employee

Commission Agent

Shelter Insurance Federal Credit Union \ 1817 West Broadway, Columbia, MO 65218-0001 \ Phone: 573-214-4207 Fax: 573-214-4796