



SHELTER INSURANCE®
FEDERAL CREDIT UNION

2023 Christmas Club

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

THE FOLLOWING GUIDELINES APPLY:

1. Members may sign up for our Christmas Club ONLY during the month of October.
2. Deposit amounts may not be changed during the current Christmas Club cycle.
3. Deposits from Agents and Employees can be made through regular commission or payroll deductions.
4. Retirees and other members must commit to a fixed monthly amount.
5. No extraordinary amounts will be allowed.
6. Any account with no fixed deposit in a month will be closed and deposits returned.
7. Early withdrawals must be for the full balance.
8. Members who withdraw funds early will not be allowed to re-enter the Christmas Club until the next October.
9. If funds are withdrawn early, any dividends not credited will be forfeited.
10. 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.
11. Dividends accrue monthly and will be paid at the rate of 1.00% APY.
12. 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

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