

# It's Christmas Club Time!



*A Christmas Club account helps you save for Christmas throughout the year!*



The minimum deposit to open a Christmas Club Account is \$5. With this \$5 deposit after November 1<sup>st</sup>, you will also receive a Steel Travel Tumbler just for opening or renewing a Christmas Club account.

You must maintain a minimum daily balance of \$25 to earn dividends. Accounts are cashed out to a zero balance and checks are mailed to members on November 1st.