



CLUB ACCOUNTS

CHRISTMAS * VACATION * TEN MONTH

You must first be a member of Family First Credit Union to join any one or all of our club accounts.

There are no fees or service charges associated with any of these club accounts
and dividends are earned per quarter.

To Deposit

Contributions may be made by payroll deduction, cash, personal check, or money order. You may contact a Member Service Representative for information regarding payroll deduction.

To Withdraw

A \$10.00 fee will be applied if money is withdrawn from any club account before the disbursement time period.
Disbursement periods are: May for Vacation Club, October for Christmas Club and June/July for Ten Month Club.

When to Join

Christmas Club – To gain full benefits of the Christmas Club, the account should be opened during the month of October.
The Christmas Club funds are deposited into the members' savings account in mid-October.

Vacation Club – To gain full benefits of the Vacation Club, the account should be opened during the month of May.
The Vacation Club funds are deposited into the members' savings account mid-May.

Ten Month Club – To gain full benefits of the Ten Month Club, the account should be opened at the beginning of the school year. Deposits are made directly into the credit union savings account for the full amount of money accumulated. The first half of the available funds will be deposited into the members' savings account mid-July and the remainder will be deposited in mid-August. The first half of the funds will be disbursed in mid-July and the remainder will be disbursed in mid-August.

****IMPORTANT: PLEASE KEEP YOUR ADDRESS CURRENT WITH THE CREDIT UNION****

I hereby apply for enrollment in the following club account with Family First Credit Union:

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CHRISTMAS CLUB

I wish to deposit \$ _____ bi-weekly OR \$ _____ monthly.

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VACATION CLUB

I wish to deposit \$ _____ bi-weekly OR \$ _____ monthly.

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TEN MONTH CLUB

I wish to deposit \$ _____ bi-weekly OR \$ _____ monthly.

PLEASE COMPLETE THIS FORM ALONG WITH A NEW PAYROLL DEDUCTION FORM TO UPDATE THE **TOTAL AMOUNT** YOU ARE AUTHORIZING YOUR PAYROLL DEPARTMENT TO DEDUCT FROM YOUR CHECK TO COVER LOAN PAYMENTS, SHARE DEPOSITS, AND CLUB ACCOUNT CONTRIBUTIONS.

Member's Signature _____

Date _____