The AMGECU Credit Union announces the start of its annual ***Christmas Savings Plan 2018 - 2019***. Save a little every month towards this plan and ensure a worry-free Christmas for 2019.

Rules of the Christmas Savings Plan 2018 - 2019

1. ***Cycle starts November 01, 2018*** *and closes on October 31, 2019.*
2. *Contributions shall be fixed for the duration of the plan, a minimum of fifty dollars ($50.00) per month.*
3. *Amount saved plus interest to be paid on/by November 30, 2019.*
4. *Rate of interest to be determined by the Board of Directors and will be paid on the* ***MONTHLY BALANCE****. Plan interest rate for 2018 - 2019 to be .50% per annum credited monthly.*
5. ***MEMBER MUST CONTRIBUTE FOR A MINIMUM OF TEN (10) MONTHS, BETWEEN NOVEMBER 2018 AND OCTOBER 2019 (BOTH MONTHS INCLUSIVE), WITHOUT WITHDRAWAL OF ALL OR PART OF AMOUNT SAVED TO QUALIFY FOR PAYMENT OF INTEREST AT .50% PER ANNUM.***
6. ***Early payments shall not be made to any individual member****; i.e. after closing date in 2018 but in advance of general distribution (on/by November 30, 2019).*

TO ENROLL:- fill out the application form below together with the attached Deduction Authorization Form and submit to the Credit Union Office as soon as possible.

CHRISTMAS SAVINGS PLAN APPLICATION FORM 2018-2019

(Complete in Block Letters)

Surname_____ First Name _____

Account # _____ Employer _____

Contribution $_____ per month. Effective _____

_____ _____

Member's Signature Date