



PLAN AHEAD BY JOINING ONE OF OUR CLUBS

CHRISTMAS * VACATION * TEN MONTH

You must first be a member of Fulton Teachers' 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 you earn dividends. The minimum deposit for club accounts is \$5.00 bi-weekly or \$10.00 per month.

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

If you find it necessary to withdraw from your club account before the club year ends, no dividends will be paid and the account will be discontinued.

When to Join

Christmas Club – To gain full benefits of the Christmas Club, the account should be opened during September or October. The Christmas Club checks are mailed to the address that we have on file in mid October.

Vacation Club – To gain full benefits of the Vacation Club, the account should be opened during April or May. The Vacation Club checks are mailed to address we have on file in 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. Two checks are mailed to the address we have on file. The first half of the available funds will be mailed in mid July and the remainder will be sent in mid August. *(Employees paid for 10 months should deposit 16% of their net pay into the Ten Month Club Account. As an example, if your net pay is \$1,000.00 per month you should deposit \$160.00 per month into the Ten Month Club Account. This will result in a check for \$800.00 plus dividends in July and a check for \$800.00 plus dividends in August.*

*** IT IS VERY IMPORTANT TO KEEP YOUR ADDRESS CURRENT WITH THE CREDIT UNION**

I hereby apply for enrollment in the following club account with Fulton Teachers' Credit Union:

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

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

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 SCHOOL'S PAYROLL DEPARTMENT TO DEDUCT FROM YOUR CHECK TO COVER LOAN PAYMENTS, SHARE DEPOSITS, AND CLUB ACCOUNT CONTRIBUTIONS.