DOW JONES EMPLOYEES FEDERAL CREDIT UNION
HOLIDAY CLUB SHARE ACCOUNT
2017-2018

Instructions: Present Club members will automatically continue unless the Credit Union is notified **IN WRITING** to:
(a) increase (b) decrease or (c) discontinue enrollment.

NEW MEMBERS: Please complete the information below and return to DJEFCU, P.O. Box 300, Princeton, NJ 08543-0300. Or you may fax it to 609-520-5921.

CONTRIBUTIONS:

1. I want my Club contribution to be taken out of my current payroll deduction.
   YES__________ (Check "YES" if you want your deduction to stay the same)
   NO __________ (Check "NO" if you request a change in your payroll allotment)

*** 2. **Increase** my regular payroll deduction by $_______________.
   Total payroll deduction to the Credit Union $______________.

3. **Weekly Club amount**: $__________________.

*****Payroll deduction participants only*****

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AGREEMENT

1. Dividends will be calculated on the average daily balance and paid when the club matures.

2. The club begins **October 13, 2017** and will complete in fifty (50) weeks on **September 21, 2018**. No enrollments will be accepted after November 24, 2017.

3. Monies will be transferred to main share account when club matures.

4. **Minimum deposit is $5.00 per week** and is credited in $5.00 increments.

5. Any club behind more than four (4) weeks will be automatically closed and penalized.

PENALTIES

There is a $20.00 penalty if club account is closed early.

I have read and understand the above agreement and wish to participate.

__________	____________________	____________________________	__________________	__________________
Date	**Name**	**Signature**	**Account #**	**Daytime phone #**