



Truth in Savings Disclosure

4/27/2021

TISA Disclosure for SV Product 105

CHRISTMAS CLUB

Minimum deposit required to open account, \$ 25.00

This account is not interest bearing.

For your convenience, Christmas Club Savings Account holders are mailed a check without charge for the account balance each November for holiday shopping. The account remains open, so you can begin saving again as early as November. If no deposit is made prior to January 31, we will automatically close the accounts.

Christmas Club Savings Accounts do not have checking privileges and may not have ACH, ATM or other electronic debit transactions.

Christmas Club Savings Accounts are designed for Christmas savings; therefore, withdrawals are discouraged and a \$15.00 withdrawal fee will be charged per withdrawal.