

**M&C's
2022-2023
Holiday Club
Starts
OCTOBER 1!**



Make gift-giving easy with our annual savings plan. Open the account with any amount from October 1 through December 31, and make periodic deposits for the club year. Come next holiday season, you'll be singing carols instead of the blues. You will receive your club check on or before October 15, 2023.

M&C's Holiday Club account works like this:

- \$5 minimum to open and maintain a shares/savings account
- No monthly service fees
- Set aside funds little by little throughout the year
- Avoid significant spending/debt during the holidays
- Set up a payroll deduction savings plan or fund via PayPal
- **Earn 1.25% APY, computed daily and compounded quarterly**
- Make deposits through direct deposit, in-person, or by mail
- Make deposits via payroll deduction, bank transfer or by check
- Monthly, semi-monthly, weekly or bi-weekly deposits are required to keep account open and earn this special rate
- Additional deposits can be made at any time, and in any amount
- **You buy fabulous presents and are a family hero!**

**WATCH YOUR MONEY
GROW**



~~1.00%~~ **NOW 1.25% APY !!!**

Remember this money is for the holidays! No withdrawals from this club account are allowed before October 1, 2023 or you'll be put on the naughty list (and forfeit your dividends PLUS be charged a \$10 early closing fee).

How to join the club or change your amount:

To join the Holiday Club, or to change your Club deduction, complete this form and return it to the M&C Credit Union via fax, smartphone/email/scan, regular or interoffice mail. Not a member yet? It's easy to join, complete the form below and we will mail you information! Current Club members who want to continue the same payroll deduction do not need to complete a form. Set up a transfer from any financial institution, or BASF employees who have access to their benefits system are able to set up and maintain their own payroll deduction to M&C using ABA routing number: 221275410 and their M&C account number + -01.

Family members can join too!



PLEASE RETURN THIS FORM TO M&C CREDIT UNION VIA USPS MAIL, INTEROFFICE MAIL, FAX or SMARTPHONE/EMAIL/SCAN:

- I would like to start a 2022-2023 Holiday Club account in the amount of \$_____ per pay period/week/month
- I am in the club, and want to change my Holiday Club amount to \$_____ per pay period/week/month
- I am currently not a member, please send me information about the credit union and how to join

Print Name: _____

Date: _____

Signature: _____

Phone: _____