

E. Baltimore

2027 E. Monument St.
Baltimore, MD 21287
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Homewood

Charles Commons
4 E. 33rd St.
Baltimore, MD 21218
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Bayview

5201 Alpha Commons Drive
Baltimore, MD 21224
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Eastern

1101 E. 33rd St., Room 303A
Baltimore, MD 21218
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 4:00 p.m.

Mt. Washington

McAuley Hall, Suite 100
5801 Smith Avenue
Baltimore, MD 21209
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



HOLIDAY CLUB ACCOUNT



A federally insured account that allows you to earn dividends while saving for the holidays



THE JOHNS HOPKINS
FEDERAL CREDIT UNION

— Serving the Johns Hopkins community since 1971 —

Holiday Club Account



The Johns Hopkins Federal Credit Union's Holiday Club account is an account that allows you to earn dividends, compounded daily, and save year-round to help fund your holiday needs. Holiday Club accounts can be opened at any time, with no initial deposit requirement, and deposits can be made over the counter or through payroll deduction with as little as \$5.00 per pay period! Other benefits include:

- ▶ The same great dividend rate as our regular Share Savings account*
- ▶ Limited access and payroll deduction ability for convenient saving
- ▶ No minimum balance requirement
- ▶ Federal insurance by the National Credit Union Administration
- ▶ Internet and phone access for transfers into the account

To open a Holiday Club account, just fill out the application below and return it to a Credit Union branch.

Please keep in mind that Holiday Club funds may not be withdrawn before October 1st, unless it is an emergency, and that there is a fee for early withdrawal.** On October 1st, your account will automatically mature, and all funds, including your dividends, will automatically be transferred to your Share Savings account and be available for withdrawal. For current rates, log on to www.jhfcu.org or call 410-534-4500 (or 1-800-JHFCU-70 if outside the Baltimore metro area). Our quarterly Money Matters newsletter also lists the Annual Percentage Yield of our Holiday Club account as of the first of each quarter.

THE JOHNS HOPKINS
FEDERAL CREDIT UNION

Serving the Johns Hopkins community since 1971

JOHNS HOPKINS FEDERAL CREDIT UNION HOLIDAY CLUB ACCOUNT APPLICATION

Please open a Johns Hopkins Federal Credit Union Holiday Club account associated with the account number below. By signing below, I agree to the conditions of the account as set forth by the Johns Hopkins Federal Credit Union and as described in the Program Disclosures and Schedule of Fees. I understand my Holiday Club ownership will be the same as for my Share Savings account.

Name _____ Account Number _____

Joint Owner _____ Social Security Number _____

Address _____ Daytime Phone Number _____

If you would like to make an initial deposit or set up payroll deduction to this account, please check the appropriate box below:

Check enclosed. Amount: \$ _____

Payroll Deduction Form completed. Amount per pay: \$ _____

Signature _____ Date _____

FOR CU USE ONLY: Disclosures given to member _____ (date) Initials of employee _____
 Disclosures mailed to member _____ (date) Date _____

*The minimum balance to earn the APY is \$25,000, and a higher percentage yield can be earned with balances of \$5,000 or higher. Fees could reduce earnings on accounts.

**Please contact JHFCU or refer to our Agreements and Disclosures booklet for more information on fees and restrictions that apply to this account.