



## CHRISTMAS SAVER ACCOUNT

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| <b>Name</b> |  |
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| <b>Member Number</b> |  |
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I wish to open a Christmas Saver Account.

I understand that all funds lodged to this account will be 'locked' until November each year and that no other withdrawals are allowed.

The account will only remain open if regular lodgements are being made.

I also understand that the Credit Union has the legal right to offset these funds against any outstanding loan arrears in my name with the Credit Union.

Signed

Date

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