



## NCBA CHRISTMAS CLUB

Join the NCBA Annual Christmas Club by completing this application.

Complete this application and present it to the Customer Service Representative with your first payment.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/Village: \_\_\_\_\_

Country: \_\_\_\_\_

Telephone No. \_\_\_\_\_

Check Desired Club Amount	Monthly Payment
<input type="checkbox"/> ( )	\$25
<input type="checkbox"/> ( )	\$50
<input type="checkbox"/> ( )	\$100
<input type="checkbox"/> ( )	\$200
<input type="checkbox"/> ( )	\$500
<input type="checkbox"/> ( )	\$1,000
<input type="checkbox"/> ( ) Other	\$ _____

Currency:  ( ) US\$  ( ) EC\$

Date for monthly deduction: \_\_\_\_\_

### Christmas Club Disbursement

(Please check one)

\_\_\_\_ At the end of the club year I wish to have my Christmas funds transferred to the following NCBA Account:

Account No: \_\_\_\_\_

Type of Account:  ( ) Checking  ( ) Savings

\_\_\_\_ At the end of the club year I wish to have my Christmas funds transferred to a new NCBA TCD Account in the name(s) of \_\_\_\_\_

I have agreed to comply with the rules and regulations applicable to the NCBA Christmas Club Deposit Account and the scheduled interest rate.

Customer Signature: \_\_\_\_\_

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**For Bank Use Only**

Prepared by: \_\_\_\_\_ Authorised by: \_\_\_\_\_ Date: \_\_\_\_\_

Authorizing Officer Code: \_\_\_\_\_

**TERMS AND CONDITIONS**

The Christmas Club Savings Account operates under the following procedures and conditions:

- 1.) In order to join the Christmas Club, your initial deposit must be made between January 1<sup>st</sup> and March 31<sup>st</sup> this year.
- 2.) Monthly payments must be made via automated Standing Order
- 3.) Deposits may be made on any day of the month in which it is due. Advanced deposits are not accepted.
- 4.) The Bank will pay interest on the account at a rate of 3% per annum Computed on the daily balance. The accumulated interest will be paid to your account the first week in December.
- 5.) No partial payments will be accepted.
- 6.) No withdrawals from the Christmas Club Accounts will be permitted prior to maturity.
- 7.) Where the number of missed payments exceeds two, the Bank reserves the right to pay interest on the account at the regular savings rate and terms.
- 8.) If you close the Account before maturity, a penalty of \$5.00 will be charged.
- 9.) The Bank disburses the proceeds of the Christmas Club Savings in accordance with instructions given at the time of opening.