

**DOW JONES EMPLOYEES FEDERAL CREDIT UNION
VACATION CLUB SHARE ACCOUNT
2010-2011**

Instructions: Present Club members deduction will automatically continue unless the Credit Union is notified **IN WRITING** to:

- (a) increase, (b) decrease or (c) discontinue enrollment.

NEW MEMBERS: Please complete the information below and return to DJEFCU, PO Box 300, Princeton, NJ 08543-0300. Or you may fax it to 609 520-5921.

CONTRIBUTIONS:

1. I want my Club contribution to be taken out of my current payroll deduction.
YES _____ (Check YES if you want your deduction to stay the same)
NO _____ (Check NO if you request a change in your payroll allotment)

- *** 2. **Increase** my regular payroll deduction by \$_____.
Weekly Club amount:\$_____.
Total payroll deduction to the Credit Union \$_____.

*****Payroll deduction participants only*****

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AGREEMENT

1. Dividends will be calculated on the average daily balance and paid when the club matures.
2. The club begins April 9, 2010 and will complete in fifty (50) weeks on March 18, 2011. **No enrollments will be accepted after April 30, 2010.**
3. **Minimum deposit is \$5.00 per week** and is credited in \$5.00 increments.
4. Monies will be transferred to main share account when club matures.
5. Any club behind more than four (4) weeks will be automatically closed and penalized.

PENALTIES

There is a \$20.00 penalty if club account is closed early.

I have read and understand the above agreement and wish to participate.

Date Name Signature Account number Daytime phone number