



NCBA CHRISTMAS CLUB

Join the NCBA Annual Christmas Club by completing this application.

Name: _____

Address: _____

City/Village: _____

Country: _____

Telephone No. _____

Email Address: _____

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 Payment and Disbursement

Please deduct monthly payments from Account Number _____

At the end of the club year I wish to have my Christmas funds transferred to Account Number _____

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: _____

For Bank Use Only

Inputted by: _____

Authorised by: _____

Date: _____

Authorizing Officer Code: _____

CIF Number: _____

Account Number: _____

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 1st and March 31st
- 2.) Monthly payments are deducted automatically from an account.
- 3.) The Bank will pay interest on the account at a rate of 2% per annum computed on the daily balance for EC Accounts and 0.75% for USD Accounts. The accumulated interest will be paid to your account the first week in December.
- 4.) No partial payments will be accepted.
- 5.) No withdrawals from the Christmas Club Accounts will be permitted prior to maturity.
- 6.) 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.
- 7.) If you close the Account before maturity, a penalty of \$5.00 will be charged.
- 8.) The Bank disburses the proceeds of the Christmas Club Savings in accordance with instructions given at the time of opening.