



## Club Savings Accounts

**Nateco**  
c r e d i t u n i o n  
— REAL FREEDOM —

It's always challenging to put money aside but when you are saving for something in particular, it's nice to be able to separate that money from your other accounts. Our Club Accounts make it easy for you to separate your money so that it's not lumped together in one place. This way you can visualize your savings to help you reach those special goals.

We offer Special Savings, Vacation Club Savings and Christmas Club Savings accounts. All of these are simply sub-accounts under your main account number. Deposit a set amount each pay period and before you know it, you will have built up a small fund to use for the things you want.

### *THINK ABOUT IT THIS WAY...*

- Save \$10 per week and after one year you'll have \$520.
- Save \$20 per week and after one year you'll have \$1040.
- Save \$50 per week and after one year you'll have \$2600.

You pick an amount that works for your budget and then begin making regular deposits into your club account! Using payroll deduction or direct deposit makes it even easier. You can tell us the amount to deposit to your club account. We will set it up so that with each payroll or direct deposit, that amount is automatically split from the rest of your money and deposited to the club account.

### *SPECIAL SAVINGS*

Ever have trouble coming up with money for insurance or other big ticket items? Whether you're saving for a down payment on a car or house, next month's rent, retirement or anything that is important to you, a special savings makes it easy for you to set your goal and watch the amount grow as you make deposits. You can name the account yourself; just let us know how you want the account to appear on your statement, and we will change the description to match your request.

- No minimum balance
- Make withdrawals at any time without a fee
- Saving can be even easier by making regular deposits by using direct deposit and payroll deduction

Using a special savings is a great way to budget for things like taxes, insurance, book fees - you name it!

### *VACATION CLUB SAVINGS*

Everyone deserves time away to rest, relax, or go on an adventure! Set money aside so that you can plan your next vacation. When the time comes to visit the beach, the mountains, a theme park, a trip to national landmarks or whatever interests you and your family, it will be much easier knowing you have a separate savings account to cover your expenses.

- No minimum balance
- Make up to four withdrawals per year without a fee
- Saving can be even easier by making regular deposits by using direct deposit and payroll deduction

### *CHRISTMAS CLUB SAVINGS*

It seems like the holidays come around more often than every 12 months. Don't let them sneak up on you again. With a Christmas Club Savings account, you can put money away throughout the year so it's easier for you to cover your holiday expenses.

- No minimum balance
- Withdrawals can be made anytime between October 1st and January 31st without a fee
- Saving can be even easier by making regular deposits by using direct deposit and payroll deduction