

**eEmployers Solutions, Inc.**  
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## Christmas Club Account

As a **Christmas Club Account** member you will be saving yourself from all of the post-holiday debt stress. In fact, you will be collecting interest instead of paying it to credit card companies in January. Just think how nice the holidays will be without credit card debts, overdraft fees or layaway hassles.

- Join at any time with any amount; not to exceed \$100 per week or \$400 per month.
- You decide how much to save.
- Deductions are shown on your paycheck stub.
- You may change your deduction at any time.
- You may make an early withdrawal and continue in the club.
- A check will be sent to you before Thanksgiving with your total savings as of October 31st. Your check will include **5% interest** unless an early withdrawal has been made.
- When you withdraw funds early, you forfeit the interest on all your savings for the entire program year.
- A \$5.00 administrative fee will be assessed for each early withdrawal. Your early withdrawal request will be processed within 10 business days of receipt.
- Overnight delivery available at your cost.
- If you leave your employment, you may either keep your money in the **Christmas Club Account** until October 31st and receive all funds saved plus interest OR you may withdraw your money. In the latter case, no interest will be paid.
- On November 1st of each year, the interest rate is subject to change.



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## Payroll Deduction Authorization

Please complete the form below and fax to eESI at **210.495.1244**. To withdraw funds, please ask for a Withdrawal Form.

Employee Name \_\_\_\_\_ SSN \_\_\_\_\_

Client Company Name \_\_\_\_\_

I have read the above information about the **Christmas Club Account** and I understand the terms and conditions.

- Please start my deduction. I authorize eESI to deduct \$ \_\_\_\_\_ from my earnings each pay period.
- Please change my deduction. I authorize eESI to deduct \$ \_\_\_\_\_ from my earnings each pay period.
- Please stop my deduction.

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_