



**Put more Merry in
your Christmas!**



**Return this to any
Arbor Bank
branch to start your
Christmas Club
account today.**

Iowa Locations

Oakland

301 Oakland Avenue
PO Box 68
Oakland, IA 51560

Phone: 712-482-6431
Fax: 712-482-3330

Lobby Hours

Monday - Friday 8:30 to 4:00
Saturday 8:30 to 11:30

Drive-Thru Hours

Monday - Friday 8:00 to 5:00
Saturday 8:00 to 11:30

Sidney

716 Illinois Street
PO Box 189
Sidney, IA 51652

Phone: 712-374-2622
Fax: 712-374-2677

Lobby Hours

Monday - Friday 9:00 to 4:00
Saturday Lobby Closed

Drive-Thru Hours

Monday - Friday 8:00 to 5:00
Saturday 8:00 to 12:00

Nebraska Locations

Nebraska City

911 Central Avenue
PO Box 429
Nebraska City, NE 68410

Phone: 402-873-3388
Fax: 402-873-4932

Lobby Hours

Monday - Friday 8:30 to 4:00
Saturday 8:30 to 12:00

Drive-Thru Hours

Monday - Friday 8:00 to 6:00
Saturday 8:00 to 12:00

Omaha

16949 Lakeside Hills Plaza
Omaha, NE 68130

Phone: 402-964-0595
Toll Free: 800-472-3388
Fax: 402-964-0856

Lobby Hours

Monday - Friday 8:00 to 5:00
Saturday Closed

Drive-Thru Hours

Monday - Friday 8:00 to 6:00
Saturday Closed



ARBOR BANK

Helping You Grow

Christmas Club

**Arbor Bank Christmas Club
Account Information
and Enrollment**



www.Facebook.com/ArborBanking



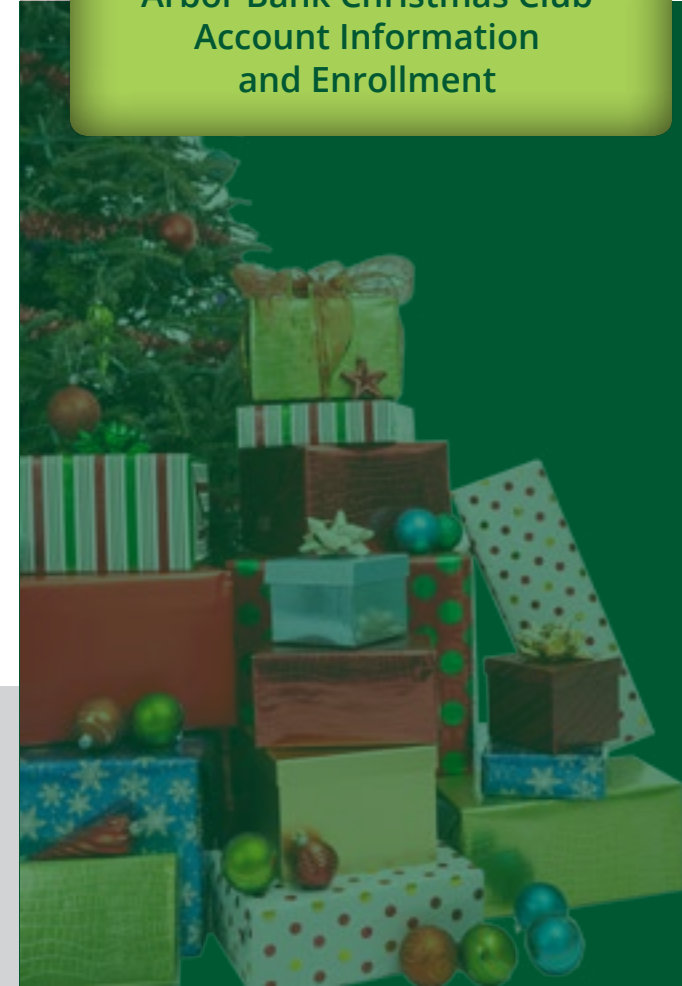
www.Twitter.com/ArborBank

Member
FDIC



www.ArborBanking.com

08-16



Arbor Bank Christmas Club

Put a little aside each week for next Christmas...
Arbor Bank will add the last 'weekly' Christmas Club deposit!



Here's how it works:

- 1 **Open your Christmas Club Account** at any branch before November 25, 2016 to save up for Christmas 2017.
- 2 **Schedule monthly or weekly deposits**, it's your choice.
- 3 Don't peek! **No withdrawals** are allowed until the end of the period.
- 4 **On November 3, 2017 Arbor Bank will make a one-time contribution** and send you the balance of your account, just in time to go shopping.

Monthly Deposit Schedule



Monthly Amount	Arbor Bank Contribution	Anticipated Total
\$10.00	\$2.31	\$122.31
\$25.00	\$5.77	\$305.77
\$50.00	\$11.54	\$611.54
\$75.00	\$17.31	\$917.31
\$100.00	\$23.08	\$1,223.08
\$200.00	\$46.15	\$2,446.15

Weekly Deposit Schedule



Weekly Amount	Arbor Bank Contribution	Anticipated Total
\$5.00	\$5.00	\$250
\$10.00	\$10.00	\$500
\$15.00	\$15.00	\$750
\$20.00	\$20.00	\$1000
\$30.00	\$30.00	\$1,500
\$40.00	\$40.00	\$2,000
\$50.00	\$50.00	\$2,500

- Limit one Christmas Club account per customer.
- The last deposit must be made by October 27, 2017.
- Any withdrawals during the period of November 26, 2016 through October 27, 2017 will result in the forfeiture of the last contribution made by Arbor Bank.
- Failure to make deposits as scheduled will result in the forfeiture of the last contribution made by Arbor Bank.
- All scheduled deposits must be made on time and must be on either a weekly or monthly schedule.
- Lump sum deposits will not qualify to receive the last contribution made by Arbor Bank.
- \$50.00 maximum Arbor Bank contribution.

www.ArborBanking.com

Christmas Club Enrollment Form

New Enrollment Form Required Each Year

Choose one:

- I will make 49 weekly deposits of \$ _____ into my Christmas Club account.
- I will make 12 monthly deposits of \$ _____ into my Christmas Club account.

Choose one:

- I assume responsibility to make each payment as scheduled.
- Please automatically transfer funds from my Arbor Bank account to satisfy the scheduled Christmas Club deposit.

From Account: _____

Amount of Transfer: _____

Frequency: Weekly Monthly

Start Date: _____

Choose one:

- Mail Check
- Deposit to Arbor Bank Account # _____

Christmas Club Acct #: _____

Printed Name: _____

Signature: _____

Date: _____

