

L'Oreal USA Federal Credit Union

30 L'Oreal Way

Clark, NJ 07066

(732) 499-6679

(732) 574-9148 fax

loreal@lorealusafcu.com

HIGH YIELD PIGGY BANK CONDITIONS

We developed this account to help put members achieve short/long term saving goals by paying a higher dividend rate.

- Deposit to this account can only be made through regular payroll deduction only. NO transfers or lump sum deposit permitted.
- Rates are subjected to change quarterly.
- Only one withdrawal is permitted at the end of the 6 month term or the account converts to a regular savings account at the lower dividend rate.
- Changes can be made at the end of the 6 month term.
- \$1000 maximum deposit permitted for every calendar month.

PIGGY BANK ACCOUNT INSTRUCTIONS

Existing Members:

- Fill out Piggy Bank Account sign up form
- Follow the instructions on the bottom of the Piggy Bank Account form
- Fax or mail ALL appropriate forms to information listed above

For NEW Credit Union Members:

- Fill out a New Membership Sign Up Application
- All forms are located on our website www.lorealusafcu.com
- Fill out a Direct Deposit Sign Up Form & leave account number section blank
- Fill out a Home Banking Sign Up Form & leave account number section blank
- Fill out a Piggy Bank Account Sign Up Form
- Include a clear copy of a government issued ID (i.e. drivers license)