

www.psbnewton.com 800-669-0341 Member FDIC

Introducing the eChristmas Club

An easier way to save for holiday shopping!



Open an eChristmas Club and manage your holiday savings when it's convenient for you!

- Set up automatic deposits or manage deposits with online and mobile banking.
- Receive eStatements to view your balance.
- Earn 0.20%* APY with a minimum of just \$1 to open your account!
- Christmas Club checks are direct deposited into an account of your choosing.
- Maximum eChristmas Club balance is \$10,000.

Already have a Christmas Club? Just call your branch to convert and start earning double the current interest rate!*

Don't want to switch? Keep your traditional Christmas Club account and receive 0.10% APY interest.



^{*}Your interest rate and annual percentage yield may change at any time. Interest will be compounded annually and added to the balance annually.