

Holiday Club Account Application

Thank you for your interest in opening a Holiday Club Account at Paragon Federal Credit Union.

Please note this form is best viewed with Acrobat Reader 6 or later. Click [here](#) to upgrade now for free or visit www.adobe.com.

To expedite the application process, please follow the directions below:

You have the option to submit your Holiday Club Account Application in several ways.

1. Complete the application online and click the **'Submit'** button at the bottom of the last page.
 - The application will be mailed back to you to obtain your **signature**.
 - Please return the **completed** and **signed** application to Paragon.
2. Or, complete the application online and **'Print'** the application. Please **sign** the application.
 - Return the **completed** and **signed** application by:
 - faxing it to (201) 358-6446,
 - mailing it to Paragon Federal Credit Union, P.O. Box 400, Montvale NJ, 07645, Attn: Membership,
 - or, bringing it in to any branch location.
3. Or, print the application.
 - **Complete** and **sign** the application
 - Return the **completed** and **signed** application, along with a **copy** of a **government issued photo identification** and a **check** in the amount of **\$25.00** made **payable** to **Paragon Federal Credit Union** (your refundable minimum deposit*) by:
 - faxing it to (201) 358-6446 (*send check separate or visit a branch*),
 - mailing it to Paragon Federal Credit Union, P.O. Box 1203, Westwood NJ, 07675-9883, Attn: Membership,
 - or, bringing it in to any branch location.

Your application will be **processed** once we receive your **completed** and **signed** application. If you have any questions, please contact us at (800) 222-8877.

Thank you!

Holiday Club Account Application

Complete the following application to change your existing Holiday Club Plan, or open a new Club Plan.

Paragon Account #: _____ Social Security #: _____

Name: _____ Address: _____

City, State, Zip: _____ Daytime Phone #: _____

Please enclose payment for the following plan and mail it to Paragon Federal Credit Union, P.O. Box 400, Montvale, NJ 07645-0400

(or drop it off at any branch location): \$5 \$10 \$20 \$25 Other \$ _____

Simplify your weekly payments by setting up an automatic transfer to your Holiday Club Account!

Yes, I would like my payment automatically transferred from Savings Checking (*transfers occur every Wednesday*)

CERTIFICATION – By signing below, YOU (name) _____ certify under penalties of perjury that (1) the Taxpayer Identification Number (TIN) shows in this form is my correct TIN (or you are waiting for a number to be issued), and (2) you are not subject to backup withholding because (a) you are exempt from backup withholding (and have written “Exempt” after my TIN), or (b) you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified you that you are no longer subject to backup withholding. (NOTE: You must cross out Item 2 above if the IRS has notified you that you are subject to backup withholding because of underreporting of interest or dividends. “The Internal Revenue Service does not require your consent to any provisions of this document other than the certification required to avoid backup withholding.”)

Signature _____ Date _____

HOLIDAY CLUB ACCOUNT DISCLOSURE: The dividends and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Board of Directors. The dividend period is the same as the term, for example, the beginning date of the first dividend period of the calendar year is October 1, and the ending date of such dividend period is September 30, of the following year. If you close your account before dividends are paid, you will not receive the accrued. No minimum balance requirements apply to this account. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Dividends will begin to accrue on the business day you deposit to your account. You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instruction, or similar order to a third party. We reserve the right to at anytime require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation-D. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.