

L'Oreal USA Federal Credit Union

30 L'Oreal Way

Clark, NJ 07066

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PIGGY BANK HIGH YIELD SAVING

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.