

L'Oreal USA Federal Credit Union

30 L'Oreal Way

Clark, NJ 07066

(732) 499-6679

(732) 574-9148 fax

loreal@lorealusafcu.com

1.5%APY PIGGY BANK CONDITIONS

We developed this account to help put members achieve short/long term saving goals by paying a higher dividend rate, currently 1.5% APY.

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)