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[www.bnabank.com](http://www.bnabank.com)

“Everything a community should be, *and more!*”

Dear Christmas Club Member:

Enclosed is your Christmas Club Check from BNA Bank. We hope you have enjoyed saving with us using the convenient automatic transfer plan. It is an easy way to save for your Christmas shopping needs. To continue your Christmas Club for the next year, please fill out the authorization below and return to any of our locations. Transfers will begin November 15, 2010 and end on October 24, 2011.

Thank you for choosing BNA Bank as your financial institution. We encourage you to shop local for all your Christmas gift needs.

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**AUTHORIZATION FOR AUTOMATIC TRANSFER**  
**BNA Bank Christmas Club**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

I hereby authorize transfers in the amount of \$ \_\_\_\_\_ from my  
 account # \_\_\_\_\_ into account # \_\_\_\_\_

(If you do not have an existing account one will be established for you).

Please check one of the following options:

Option 1: Weekly (50) Each Monday _____	Option 2: Monthly transfers 1 <sup>st</sup> (11) _____ or 10 <sup>th</sup> (11) _____	Option 3: Twice Monthly (22) 1 <sup>st</sup> & 10 <sup>th</sup> _____
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If customer requests more than one change in transfer schedule, future transfers will be cancelled.  
 If customer request a withdrawal of funds then the account will be changed to a regular savings  
 account less interest accrued. Any early closures of Christmas Club accounts will not receive  
 accrued interest.

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Signature \_\_\_\_\_ Date \_\_\_\_\_

*In signing the authorization I hereby agree to all conditions governing the operation of this club. No interest will be paid if more than four weekly transfers (one month) are missed.*