

HOLIDAY CLUB DEDUCTION AUTHORIZATION FORM



Employee Name

Social Security #

Total Holiday Club Deferral for the year_____.

Total Deferral per pay period_____.

I authorize CBR to make the deductions I have elected above.

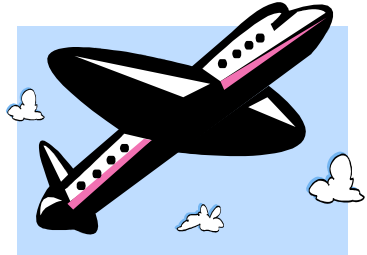
I understand that this Holiday Club Deduction is not a “pre-tax” deduction, and will be kept in a CBR savings account. I understand that I can join at any time.

I understand that the total amount of my deductions as of October 31st, plus 1% per annum interest, will be returned to me before Thanksgiving. If I request an early withdrawal, I understand that I forfeit all interest on all of my savings for the entire program year and I will be charged a \$5 administration fee. Cancellation and request for early withdrawal must be submitted in writing. I have read and I understand the above information about the Holiday Club.

Employee Signature

Date

VACATION CLUB DEDUCTION AUTHORIZATION FORM



Employee Name

Social Security #

Total Vacation Club Deferral for the year_____.

Total Deferral per pay period_____.

I authorize CBR to make the deductions I have elected above.

I understand that this Vacation Club Deduction is not a “pre-tax” deduction, and will be kept in a CBR savings account. I understand that I can join at any time.

I understand that the total amount of my deductions as of April 30th, plus 1% per annum interest, will be returned to me before May 31st. If I request an early withdrawal, I understand that I forfeit all interest on all of my savings for the entire program year and I will be charged a \$5 administration fee. Cancellation and request for early withdrawal must be submitted in writing. I have read and I understand the above information about the Vacation Club.

EMPLOYEE SIGNATURE

DATE