

Vacation Club Account Agreement Form

Terms and Conditions

1. Deposits to my Vacation Club Account may be made either by payroll deduction, mail, Audio Response transfer, by Flex Teller Online Banking, or through transactions at the credit union office.
2. Dividends on Vacation Club accounts will be compounded monthly. Dividend rates are subject to change at any time as determined by the Board of Directors of Texas Bridge Credit Union. A minimum balance of \$100 is required for this account to earn dividends. Dividends will be paid on the first day of the following dividend period and be reflected on my quarterly statement.
3. Cash or official check withdrawals can be made at any time; however an excessive withdrawal fee of \$1.00 will be assessed for more than three (3) withdrawals from the Vacation Club Account within a calendar month. No fees will be assessed on Audio Response or Flex Teller Online Banking Transfers from the Vacation Club Account to another suffix within your account number.

By signing this document, each of the signers jointly and severally agree to the Terms and Conditions of the Vacation Club Account Agreement. The signers further acknowledge receipt of and agree to the terms of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, and Electronic Fund Transfers Agreement Disclosure, if applicable, as amended by the Credit Union from time to time.

Authorized Signers

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|-----------|------|-----------|------|
| Account # | Name | Signature | Date |
| Account # | Name | Signature | Date |
| Account # | Name | Signature | Date |