



# HOLIDAY SAVINGS

## HOLIDAY SAVINGS ACCOUNT\*

Avoid the stress that comes with the holiday season and open up Pearl Hawaii's Holiday Savings account. With a Holiday Savings account, you can save during the year and avoid debt during the holidays.

## GET STARTED WITH \$5

With a minimum opening deposit of \$5, start saving for the holidays now by setting up monthly deposits into your Holiday Savings account. On October 31st, we will deposit your savings plus the interest you earned into your Checking\*\* account. You can start your holiday shopping with cash in hand. It's the perfect way to prep for your gift-giving and holiday needs.

## FEATURES

- Earn 0.20% APY\* while you save
- The minimum balance for interest earnings is only \$5.00
- Open any time of the year
- Automatically transfers into your account on October 31st
- Monthly Account Service Fee | None
- Early Closure Penalty | None
- Deposit Limit | None



Upgrade You.

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\*Annual Percentage Yield. Deposits can be made to this account between November 1st and October 31st of each year. On October 31st, funds in the account will be transferred to the member's checking or savings account (if checking is not available). \$5.00 minimum balance to open and earn APY. There is a \$5.00 fee per withdrawal. Fees could reduce the earnings on the account. Federally insured by NCUA.