



***Christmas Savings Fund 2024***  
***Salary Deduction Authorization***

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

Employee Number: \_\_\_\_\_ (all members **must** submit their employee no. where applicable)

Location: \_\_\_\_\_

Department: \_\_\_\_\_

Account Number: \_\_\_\_\_

Tax Registration Number: \_\_\_\_\_

I hereby request that \_\_\_\_\_ (\$ \_\_\_\_\_) be deducted from my salary on a **monthly/ fortnight** basis and credited to my Christmas Savings Fund Account commencing January 2024.

I understand that my salary deduction will be from January 2024 to October 2024 and that the disbursement of savings plus interest will be made in November 2024. I also understand that no interest will be due and payable until the final payment date and that if I withdraw my savings prior to the payment date in November 2024, I may not re-enter the fund until the beginning of the next fund year. Should my services be terminated from my company, I shall be entitled to continue in the Fund by making my contributions over the counter. I do understand that this option is discretionary. Failure to do so will result in me being immediately entitled to a full refund of my contributions, without interest.

**Please note that contribution plus interest will be credited to your Special Deposit Account.**

Signature: \_\_\_\_\_

Witnessed by: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**Deadline for the return of this form to the JPS & Partners Co-op Credit Union is 29<sup>th</sup> December 2023.**