



**JPS & PARTNERS**  
CO-OPERATIVE CREDIT UNION LTD.  
*Your Financial Partner For Life*



## 2026 CHRISTMAS SAVINGS FUND



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

Credit Union Account Number: \_\_\_\_\_ Place of Work: \_\_\_\_\_

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

Tax Registration Number (TRN): \_\_\_\_\_

Email Address & Contact #: \_\_\_\_\_

### Payment Method

**Salary Deduction:** I hereby request that \_\_\_\_\_ (\$) be deducted from my salary on a **monthly/ fortnightly** basis and credited to my Christmas Savings Fund Account commencing January 2026.

**OR**

**Payment Commitment:** I commit to paying over the counter or remitting via bank transfer the amount of \_\_\_\_\_ (\$) on a monthly basis commencing January 2026.

**Bank Type: Bank of Nova Scotia (BNS)**  
**Bank Branch: Half Way Tree Road**  
**Account Type: Savings**  
**Account Name: JPS and Partners Co-op. Credit Union**  
**Account #: 916304**  
**Transit#:60145**

**Bank Type: National Commercial Bank (NCB)**  
**Bank Branch: Half Way Tree Road**  
**Account Type: Savings**  
**Account Name: JPS and Partners Co-op. Credit Union**  
**Account #: 301083173**  
**Transit#:HWT**

Send confirmation of payment to [accounts@jpscu.com](mailto:accounts@jpscu.com) & [membercare@jpscu.com](mailto:membercare@jpscu.com).

I understand that my salary deductions, payments over the counter or via bank transfers will be from January 2026 to October 2026 and that the disbursement of savings plus interest will be made in November 2026. 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 2026, 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 after the final payment date in October 2026, contribution plus interest will be credited to your Special Deposit Account in November 2026.**

Signature of Member: \_\_\_\_\_ Date (dd/mm/yyyy) \_\_\_\_\_

Witnessed by (Credit Union Team Member): \_\_\_\_\_ Date (dd/mm/yyyy) \_\_\_\_\_

**Deadline for the return of this form to the JPS & Partners Co-op Credit Union is 31<sup>st</sup> December, 2025.**