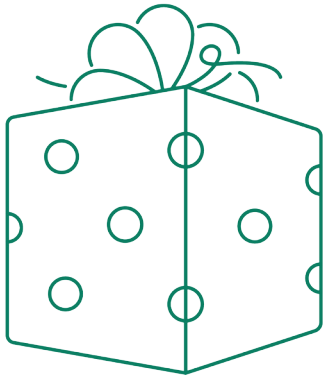


Avoid holiday debt with a Christmas Club account



\$1,003

Average new debt

Americans added during the 2016 holiday season



Amount of time

it takes to pay off holiday debt by making the minimum monthly payment (assumes 16% APR)

Source: Magnify Money

Don't let holiday shopping put you in debt – **open a Christmas Club account today.**

HOW IT WORKS



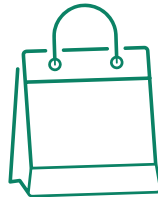
You decide how much you want to save each pay period



With payroll deduction, the money is transferred to your account automatically



On November 1, **Christmas Club savings** automatically transfer to Regular Savings, or you can request a cashier's check



Just \$25 a paycheck

starting with the first pay period in January amounts to over \$500 by November 1!

HOW TO ENROLL



To open a Christmas Savings account today, please call Member Services at 414-649-7949, or stop in to one of our locations.

Membership eligibility

Aurora Credit Union is available to employees, volunteers or retirees of any Aurora Health Care affiliate and members of their immediate family. Once you are a member, you can remain a member for life – even if you switch jobs or move out of the area.