



Prepare for next year's wish list

Open an allU.S.
Christmas Club
Account TODAY!

Costly gadgets and pricey gizmos have holiday wish lists growing more and more expensive every year. Luckily, we have a simple solution to your winter budget woes. Open an allU.S. Christmas Club account and turn your wish lists into checklists – without burying yourself in high-rate credit card debt along the way!

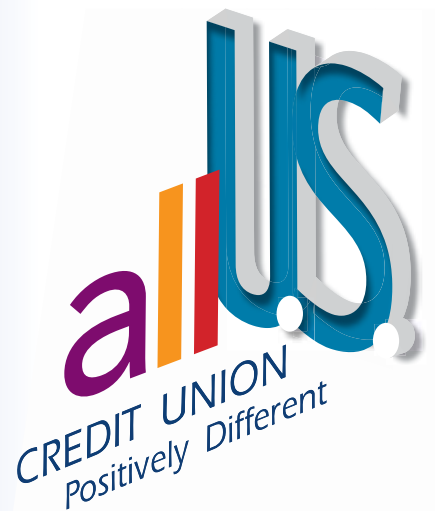
Here's how it works:

- Visit allU.S. Credit Union to open your account.
- Determine how much you'd like to deposit into your account each pay period.
- Earn monthly dividends all year long.
- Access your Club funds on November 1 – just in time for holiday shopping!

****Give the Gift of Membership for Only \$25!***

Open an allU.S. Credit Union account for your friends and family so they can enjoy lifelong access to affordable financial products, better rates on loans, higher yields on savings and lower fees on transactions. It's the perfect holiday gift!

**Must qualify for membership*



**NOW is the time to start saving for next year, so open your allU.S. Christmas Club account today!
Want to learn more? Just check out <https://www.alluscu.com/savings.cfm>.**