

Christmas Savings Plan

In the interest of supporting the fiscal health of our team members, the Company will offer a Christmas Savings Plan beginning with the first payroll of each year. The purpose of the plan is to encourage and teach the benefits of saving money and avoiding debt, and to give employees a matching gift for the holidays.

The provisions of the Christmas Savings Plan are as follows:

1. Participation in the Christmas Savings Plan is entirely voluntary and may be discontinued at any time upon request.
2. Employees may sign up for the plan anytime between January 1 and July 31 of each year. No new participants will be allowed after July 31.
3. Employees may elect to withhold any amount up to \$200 from each biweekly paycheck to be set aside for the Christmas Savings Plan.
4. The Christmas Savings Plan contribution will be withheld from after-tax earnings.
5. Distributions from the plan will be made according to the employee's invested balance as of November 1 of each year.
6. In the first half of November of each year, participating employees will receive their year-to-date contributions plus a 25% match as a gift from the Company. In order to receive the maximum match, employees must contribute \$200 per pay period.
7. Employees may withdraw their contributed funds at any point. However, only employees who are actively participating in the plan as of November 1 are eligible for the match.
8. Christmas Savings Plan contributions do not draw any interest earnings. The only earnings are the Christmas match.
9. Employees who are terminated for any reason, voluntarily or involuntarily, prior to November 1, will receive their contributed funds but will not receive any matching funds.
10. No partial withdrawals will be allowed. If a withdrawal is requested, the entire balance of the employee's contribution will be returned within 30 days of the request, all future paycheck withholding for the Christmas Savings Plan will be discontinued for that calendar year, and no company match will be issued.
11. The Christmas Savings Plan is in no way related to any banking activity, contributed funds are not insured, and all records are maintained at and by the Corporate Office.

<input type="checkbox"/>	ENROLL – Yes, I would like to participate. I authorize the Company to withhold \$ _____ per paycheck as my investment in the voluntary Christmas Savings Plan.
<input type="checkbox"/>	DECLINE – I do not want to participate at this time.

Employee's Signature

____/____/____
Date

Employee's Printed Name

Store Location