



We're Here for You.

P.O. Box 367 ■ Ridgecrest, CA 93556 ■ phone 760-446-3500 ■ fax 760-446-6904

[www.desertvalleys.org](http://www.desertvalleys.org)

## 52 Week Savings Challenge – Enrollment

Thanks for joining our Savings Challenge! This program challenges you to save \$1 each week while increasing the amount by \$1 in each subsequent week for 52 weeks. If you complete the challenge, you will have saved \$1,378 and will receive a special year-end dividend of 2.60%. This program has some unique and special conditions so we ask that you read over the terms and conditions below and acknowledge with your signature.

### Terms & Conditions:

Enrollment Period - January 4<sup>th</sup> to January 30<sup>th</sup>.

Week #1 begins on January 4<sup>th</sup>, 2016

Week #52 ends on December 30<sup>th</sup>, 2016

Dividends – Paid Annually at 2.60% on December 31<sup>st</sup>, 2016. Minimum Balance of \$1,378 to receive dividend. Maximum Balance of \$1,378.

Missed Deposit – If a participant should miss a deposit week, they may make it up the following week. A participant may miss up to three deposits before being removed from the program.

Account Closure – If a participant should miss a fourth consecutive week of deposit, then the entire balance will be transferred to the regular savings account and the challenge account closed. Members may re-enroll in the “savings challenge” during the annual enrollment period.

Pre-Payment – A participant may make a deposit of up to four weeks in advance. Deposits beyond the four week period are not permitted to the challenge account but may be made to any other savings account.

Withdrawal – The funds in the challenge account may be withdrawn at any time but will result in immediate closure of the challenge account. Members may re-enroll in the “savings challenge” during the annual enrollment period.

Each time you make your deposit the credit union will record your progress in the challenge chart.

My signature below acknowledges the terms and conditions above and my participation in the “52 Week Savings Challenge”.

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

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

Last Name: \_\_\_\_\_

Acct# \_\_\_\_\_

# 52 Week Money Challenge

Keep this chart in a place you look at every day so that you can track your savings progress using its simple program. Deposit the recommended amount each week and mark it in the "Deposit Complete" column.

Set up your personalized Savings Account with a Member Advisor today and begin saving with just \$1!

Week	Deposit Amount	Deposit Complete	Account Balance
1	\$1		\$1
2	\$2		\$3
3	\$3		\$6
4	\$4		\$10
5	\$5		\$15
6	\$6		\$21
7	\$7		\$28
8	\$8		\$36
9	\$9		\$45
10	\$10		\$55
11	\$11		\$66
12	\$12		\$78
13	\$13		\$91
14	\$14		\$105
15	\$15		\$120
16	\$16		\$136
17	\$17		\$153
18	\$18		\$171
19	\$19		\$190
20	\$20		\$210
21	\$21		\$231
22	\$22		\$253
23	\$23		\$276
24	\$24		\$300
25	\$25		\$325
26	\$26		\$351

Week	Deposit Amount	Deposit Complete	Account Balance
27	\$27		\$378
28	\$28		\$406
29	\$29		\$435
30	\$30		\$465
31	\$31		\$496
32	\$32		\$528
33	\$33		\$561
34	\$34		\$595
35	\$35		\$630
36	\$36		\$666
37	\$36		\$703
38	\$38		\$741
39	\$39		\$780
40	\$40		\$820
41	\$41		\$861
42	\$42		\$903
43	\$43		\$946
44	\$44		\$990
45	\$45		\$1,035
46	\$46		\$1,081
47	\$47		\$1,128
48	\$48		\$1,176
49	\$49		\$1,225
50	\$50		\$1,275
51	\$51		\$1,326
52	\$52		\$1,378



Open your savings account online at [www.desertvalleys.org](http://www.desertvalleys.org)!