

## Ben Franklin HS Faculty 2009-2010 School Year

### UNOFCU Withheld Payroll Deduction Program

<u>Why to Open?</u>	<u>How the program works:</u>	<u>Next,</u>	<u>Then in Summer...</u>
It's a great idea to save throughout the school year so that you can have access to your cash during the summer months.	Determine how much money you will need for the summer. Consult a UNOFCU representative to select an amount from your paycheck each pay period to be deposited into your Withheld Payroll Account. Complete a UNOFCU Withheld Payroll Deduction Form.	The designated funds will automatically be deposited each pay period into your UNOFCU Withheld Payroll Account.	A portion of your UNOFCU Withheld Payroll Account will be transferred to your regular UNOFCU Savings Account over 6 disbursements starting June 18 and ending on August 27. (See Examples Below)

**Summary of Features:**

- Dividends accrued on daily basis
- Dividends paid 1st day of each calendar quarter
- Automatic renewal each year

If you wish to cancel your payroll deduction, you must personally visit us at UNOFCU. Any withdrawal before scheduled transfer dates will result in the closing of your Withheld Payroll Account. Ben Franklin HS Faculty will be eligible to reopen the account after August 1, 2010.

#### First Pay Check on September 11, 2009 allows for 20 Pay Periods\*

Deducted Per Pay Period	Total Amount Available for Summer	6/18/2010	7/2/2010	7/16/2010	7/30/2010	8/13/2010	8/27/2010
\$ 100.00	\$ 2,000.00	\$ 333.33	\$ 333.33	\$ 333.33	\$ 333.33	\$ 333.33	\$ 333.33
\$ 125.00	\$ 2,500.00	\$ 416.67	\$ 416.67	\$ 416.67	\$ 416.67	\$ 416.67	\$ 416.67
\$ 150.00	\$ 3,000.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
\$ 175.00	\$ 3,500.00	\$ 583.33	\$ 583.33	\$ 583.33	\$ 583.33	\$ 583.33	\$ 583.33
\$ 200.00	\$ 4,000.00	\$ 666.67	\$ 666.67	\$ 666.67	\$ 666.67	\$ 666.67	\$ 666.67
\$ 225.00	\$ 4,500.00	\$ 750.00	\$ 750.00	\$ 750.00	\$ 750.00	\$ 750.00	\$ 750.00
\$ 250.00	\$ 5,000.00	\$ 833.33	\$ 833.33	\$ 833.33	\$ 833.33	\$ 833.33	\$ 833.33
\$ 275.00	\$ 5,500.00	\$ 916.67	\$ 916.67	\$ 916.67	\$ 916.67	\$ 916.67	\$ 916.67
\$ 300.00	\$ 6,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
\$ 325.00	\$ 6,500.00	\$ 1,083.33	\$ 1,083.33	\$ 1,083.33	\$ 1,083.33	\$ 1,083.33	\$ 1,083.33
\$ 350.00	\$ 7,000.00	\$ 1,166.67	\$ 1,166.67	\$ 1,166.67	\$ 1,166.67	\$ 1,166.67	\$ 1,166.67
\$ 375.00	\$ 7,500.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00
\$ 400.00	\$ 8,000.00	\$ 1,333.33	\$ 1,333.33	\$ 1,333.33	\$ 1,333.33	\$ 1,333.33	\$ 1,333.33
\$ 425.00	\$ 8,500.00	\$ 1,416.67	\$ 1,416.67	\$ 1,416.67	\$ 1,416.67	\$ 1,416.67	\$ 1,416.67
\$ 450.00	\$ 9,000.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
\$ 475.00	\$ 9,500.00	\$ 1,583.33	\$ 1,583.33	\$ 1,583.33	\$ 1,583.33	\$ 1,583.33	\$ 1,583.33
\$ 500.00	\$ 10,000.00	\$ 1,666.67	\$ 1,666.67	\$ 1,666.67	\$ 1,666.67	\$ 1,666.67	\$ 1,666.67

**\*Amounts applicable if Summer Savings Plan begins with September 11, 2009 Payroll Deduction.**