

These accounts are designed to save and cover expenses that arise in times of taxes, summer and Christmas. The person determines how much to save bi-weekly (regular employees) or monthly (retirees). At the end of the period, the person receives the amount saved.



TAXES-COOP

- Beginning in April, you \will be able to open your Taxes-Coop Account or make changes.
- Deadline: May 31
- Contributions will be made directly through biweekly payroll deduction in multiples of \$5.00.
- The disbursement will be in April 1rst by direct deposit to the employee account, the same one where the payroll payment is received.
- .75% annual interest rate will be paid on the daily average balance.



VERANO-COOP

- Beginning in May, you will be able to open your Verano-Coop Account or make changes.
- Deadline: June 30
- Contributions will be made directly through biweekly payroll deduction in multiples of \$5.00.
- The disbursement will be in May 1rst by direct deposit to the employee account, the same one where the payroll payment is received.
- .75% annual interest rate will be paid on the daily average balance.



NAVI-COOP

- Beginning in November, you can open your Navi-Coop or make changes.
- Deadline: December 31
- Contributions will be made directly through biweekly payroll deduction in multiples of \$5.00.
- The disbursement will be in November 1rst by direct deposit to the employee account, the same one where the payroll payment is received.
- .75% annual interest rate will be paid on the daily average balance.

