

ACCOUNT NO _____

ST JARLATH'S CREDIT UNION
Special Share Account

To: The Secretary, St Jarlath's Credit Union Ltd

I wish to open a Special Share Account, the terms and conditions of which will include:

- Dividend is posted net to the account every year after deduction of Retention Tax (DIRT) from the gross dividend earned.
- The credit union will deduct the tax and will pay it over to the Revenue Commissioners on my behalf.
- The rate of retention tax will be the prevailing rate announced in the Finance Act each year.
- The deduction of tax will fully discharge my Income Tax liability in respect of the dividend paid to my Special Share Account.

I have read, understood and accept the foregoing terms and conditions. I also understand and accept that all my accounts with the credit union, including the above, are subject to the Rules of the credit union and the Credit Union Act 1997 and amendments thereto, future Finance Acts and any amendments thereto.

Name of Member: _____

Address of Member: _____

Account Number: _____

Signature of Member: _____

Date: _____