



# ROUND UP

## ROUND UP Savings Agreement and Disclosures

ROUND UP savings is a transfer program designed to help Interstate Credit Union members add money to a savings account. ROUND UP savings rounds up each debit card transaction to the next whole dollar each time you make a debit card purchase. These rounded up cents are totaled, debited from your checking account and credited to your selected savings account.

To explain in more detail, each business day, the debit card transactions that post and clear to your checking account are rounded up to the nearest whole dollar. The amount of the ROUND UP cents will be the amount debited from your checking account and posted to your designated savings account on the same business day.

### Transactions

Debit card transactions are rounded up and counted toward the transfer once they post and clear the account (transactions in pending status are not). If there are multiple debit cards associated with your checking account with ROUND UP savings, debit transactions will be rounded up for only the debit card(s) enrolled. ROUND UP savings will cease if your debit card is replaced, including if you get a different debit card number. The new debit card number will need to be enrolled.

### Account Available Balance Cancellation

The daily transfer will not occur if the amount of the debit exceeds the available balance in your checking account. ROUND UP savings transfers will not incur overdraft fees, nor prompt overdraft protection transfers. Any transfers that do not post due to an insufficient available balance in your checking account should be considered cancelled and will not be debited from your account at a later time. As a user of ROUND UP savings, you are responsible for calculating and accounting for the amount of the daily debits set to transfer out of your checking account as agreed by you by signing the ROUND UP savings Enrollment Form. The daily transfer of debits will reduce the balance in your checking account available to use for other transactions.

### Other Limitations that may Cause Cancellation

Both the checking and the savings account must be active (not in a dormant or inactive status) for the daily transfer to occur.

### Excluded Transactions

ATM transactions will not be rounded up.

### Eligibility

You must have and maintain at least one active consumer checking account with at least one active debit card associated to the checking account. Additionally, you must designate an active consumer savings account to receive the ROUND UP transfer. You may not designate an IRA or Escrow account for the ROUND UP savings program.

### Request to Terminate

You may terminate this transfer agreement at any time by visiting a local branch or calling us toll-free during normal business hours at 800-822-1124. If you decide to terminate your daily transfer today, any pending transactions may still be processed as ROUND UP transactions.

I hereby authorize Interstate Credit Union to round up to the nearest whole dollar with each transaction made with my Interstate Credit Union Visa debit card from my checking account. The transactions will appear on your statement as "ROUND UP TRANSFER".

By signing below, I am enrolling in this service and may cancel it, in writing, at any time. I understand that I am responsible for maintaining an accurate record of my transactions and am responsible for any fees that may occur due to my enrollment. Interstate Credit Union may discontinue this feature at any time, and you certify that you understand that all terms and conditions outlined in Interstate Credit Union's Membership and Account Agreement, Truth in Savings, and Electronic Funds and Transfer Disclosure still apply. Interstate Credit Union is Federally Insured by NCUA.

Name: \_\_\_\_\_ Member Number: \_\_\_\_\_

Visa® Debit Card ID(s): \_\_\_\_\_  
(LAST 4 DIGITS OF THE CARD NUMBER(S) TO BE ENROLLED) (CARD #1) (CARD #2) (CARD #3) (CARD #4)

Transfer To:  Share Savings  Money Market  Vacation Club  Christmas Club

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

### FOR INTERNAL USE:

MEMBER AUTHORIZED:  IN PERSON  ON PHONE WITH CODE \_\_\_\_\_ PROCESSED BY: \_\_\_\_\_