



Save the Change

Each time a purchase is made with your debit card from the attached checking account, the checking account is debited for the amount of the transaction and the amount needed to reach the nearest whole dollar amount. The round up amount is then deposited in a secondary account in your name. There can only be one account to receive the round-up funds.

If multiple transactions qualify for rounding in a day, one transfer to the receiving account is made for the total of all round-up amounts during that day.

Transfers from the checking to the second account are not posted until the day after the purchase is posted. The effective date on the receiving transfer is the day the purchase is posted.

If the qualifying transaction is returned, the receiving transfer will not be reversed.

You agree to keep enough money in your debited account to cover the transfers you request by this authorization. You are responsible for maintaining any minimum balance requirements. If any of the transactions create an NSF, no transfer will take place. This is regardless of any overdraft protection the account may have, i.e., Overdraft Privilege, Auto Transfer from savings, Ready Reserve. If your debited account balance is insufficient to cover the transfers you authorize, we may cancel this Authorization immediately, without notice. Interest and service charges will be considered before a transfer is made where applicable.

You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any charge made or refused to be made by us under this Authorization. You agree to abide by our rules and regulations governing your accounts as stated on your account agreement and as amended from time to time.

Amendments and Termination – We will give you reasonable notice when we amend this Authorization. If this Authorization needs to be amended because of a change in State or Federal law, the change shall be effective immediately without notice. This Authorization will remain in effect until terminated in writing by any one of you. We may terminate this Authorization by giving you written notice at the address we have on file. Any notice will be effective immediately when mailed or delivered by us. Notice to any one of you is notice to all of you.

I have read and accept the terms and conditions of the Save The Change program. For every debit card purchase, I hereby authorize you to debit the additional funds needed to reach the nearest whole dollar amount from my checking account #_____. These funds will be deposited into my account #_____.

NAME

DATE

Termination: Effective _____ (date) the undersigned cancels this Save the Change Authorization.

NAME

DATE