



Healthcare's Financial Partner

ROUND-UP/" SAVE MY CHANGE" PROGRAM

FiCare Federal Credit Union Debit Card Round-Up Program Disclosure

Member Name: _____ Account Number: _____

Transfer my change to: Savings _____ Money Market _____ Club Account _____

Overview: Our Round-Up Program allows members to automatically round up the amount of eligible transactions made with their share draft "checking" account debit card to the nearest dollar. The rounded-up amount is transferred to your designated savings account. This will assist you in saving a little bit each time you spend. The transactions will appear on your statement with the merchant's name and transaction amount, preceded by an additional debit stating the amount along with the notation "ROUND UP TRANSFER TO SHARE"

Program Details:

Eligibility: This program applies to debit card purchases and/or electronic transactions from your share draft account.

Round-Up Amount: Transactions are rounded up to the nearest whole dollar. For example, a \$4.25 purchase will be rounded up to \$5.00, with \$0.75 transferred to your savings account. Transactions that are for exactly a whole dollar amount will be rounded up to the next highest dollar amount so a \$5.00 transaction will be rounded up to \$6.00, with \$1.00 transferred to your savings account.

Transfer Timing: Round-up amounts are transferred on a per transaction basis.

Account Designation: The rounded-up funds will be deposited into your savings or money market account.

Fees: There are no fees associated with the Round-Up Program. However, standard transaction fees and account fees may apply as per the credit union's fee schedule.

Opting In/Out: Opt-In: To participate in the Round-Up Program, you must opt in by completing this form. **Opt-Out:** You may opt out at any time by contacting the credit union in writing at memberservices@ficarefcu.org or at one of our branch offices.

Changes and Cancellations: The credit union reserves the right to modify or terminate the Round-Up Program at its discretion. Members will be notified of any changes or cancellations as required.

Contact Information: For more information or if you have questions about the Round-Up Program, please contact FiCare FCU at 813-600-5920

Terms and Conditions: Participation in the Round-Up Program is subject to the credit union's terms and conditions. By enrolling, you agree to these terms. Program may be discontinued at any time. Please note that Round-Up transfer amounts will be made after each eligible debit card transaction is posted, rather than as a single daily aggregate. If sufficient funds are not available in your checking account at the time of the transaction, no Round-Up transfer will be made to the Round-Up savings account. Overdrawn accounts are not eligible for Round-Up transfers.

By signing below, I authorize FiCare FCU to round up to the nearest whole dollar with each transaction made with my FiCare FCU debit card from my checking account. 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. FiCare FCU may discontinue this feature at any time, and you certify that you understand that all terms and conditions outlined in FiCare's Membership and Account Agreement, Truth in Savings, and Electronic Funds and Transfer Disclosure still apply.

Member Signature

Date