



Round-Up Savings Agreement and Disclosures

When you click to indicate your enrollment in the Round-up Savings program (“Round-up Savings”), you are agreeing to be bound by the following terms and conditions.

1. Introduction

Please read these terms and conditions carefully before enrolling in Round-up Savings. We invite you to print or save a copy of these terms and conditions and retain them for your records. You may request a copy of this document be mailed to you by calling 800-445-4483.

In this Agreement, the words “you” and “your” mean the owner of the checking account enrolling in Round-up Savings, any joint owners of the checking account enrolled in Round-up Savings, and any person authorized by you to use your SELCO Digital Banking and Services. The words “we,” “us,” “our,” and “SELCO” mean SELCO Community Credit Union.

When you enroll in or accept any of the features or benefits of Round-up Savings, each of you, jointly and severally, are agreeing to these terms and conditions and any amendments; any separate agreements or disclosures relating to the checking account; and any other agreements you have entered into with SELCO, including but not limited to, the Membership and Account Agreement, Digital Banking Agreement, the Funds Availability Policy, and your Account Card governing your SELCO account(s), all of which are incorporated by reference.

2. Round-up Savings Description

SELCO offers Round-up Savings as an optional benefit of certain checking accounts.

For each posted point-of-sale purchase made with your debit card, SELCO will round up the point-of-sale purchase to the nearest whole dollar. At the end of each day, the amounts needed to round up each point-of-sale purchase will be combined and, if there are no adjustments, transferred to your designated savings account.

Prior to being transferred to your designated savings account, adjustments may be made to the daily round-up savings totals based on any point-of-sale transaction reversals posted that day. For each such posted reversal, SELCO will round up the reversal amount to the nearest whole dollar. The amount needed to round up each reversal will be combined with any others from the same day and subtracted from your daily round-up savings total. If these adjustments result in a negative round-up savings total, SELCO will not make any deduction from your accounts, but there will be no round-up savings transfer for that day.

If a round-up savings transfer exceeds your available balance, SELCO will transfer only that portion of the final round-up savings amount that will take the available balance in your account to zero.

Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance less (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized; and (3) any other holds, such as holds related to pledges of account funds, related to minimum balance requirements, or to comply with court orders.

3. Round-up Savings Match Description

The Round-up Savings Match is an additional benefit and feature of Round-up Savings that is automatically provided to owners of eligible checking accounts.

After calculation of the round-up savings amount for the last day of each month, and if your checking account meets the eligibility requirements below, SELCO will match the total of your round-up savings transfers for the month, up to a maximum of \$7.00, and deposit the matching funds into your designated savings account.

To be eligible for the month-end round-up savings match, your checking account must have met the following requirements during that month:

- Enrollment in eStatements;
- Automatic deposits totaling at least \$250.00; and
- At least 12 SELCO debit or credit card point-of-sale purchase transactions.

4. Cancellation/Discontinuation

You may cancel your participation in SELCO's Round-up Savings program at any time by contacting us using secure messaging within SELCO digital banking, calling SELCO at 800-445-4483, or visiting your local branch. Please allow 3 business days from our receipt of your request for cancellation to take effect.

SELCO reserves the right to discontinue, or alter the terms and conditions of, the Round-up Savings program at any time in its sole discretion. If required, SELCO will provide you with notice of such discontinuation or alterations of the terms and conditions in compliance with applicable law.

5. Disclaimer of Warranties

SELCO DOES NOT WARRANT THAT ROUND-UP SAVINGS WILL BE UNINTERRUPTED, TIMELY, OR ERROR-FREE. TO THE FULLEST EXTENT PERMITTED BY LAW, SELCO DISCLAIMS ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO ROUND-UP SAVINGS.

6. Dispute Resolution; Governing Law

The parties hereby agree that any dispute concerning Round-up Savings will be resolved in accordance with the procedures contained in the SELCO Community Credit Union Digital Banking Agreement and other agreements referenced therein, including the SELCO Community Credit Union Membership and Account Agreement, and that the governing law provisions of such agreements will apply with equal force to this Agreement.