

Change-It-Up Terms and Conditions

Change-It-Up Savings Service

Upon enrollment, we will change-up (round up) your Sierra Central Visa® debit card purchases to the nearest dollar and transfer the difference from your checking account to your Sierra Central Credit Union main share savings account. Change-It-Up transfers will continue to be made into that account until it is canceled by you. **In addition, you must also be enrolled in eStatements, an electronic version of your statements. If eStatements are not elected for the Checking account suffix 5, Change-It-Up Savings Service will not run on the checking account suffix 5.** We may cancel or modify the Change-It-Up service at any time without prior notice. Change-It-Up Saving Service is not available for Business VISA® debit cards.

We aggregate the change-up from purchases that post to your checking account each business day and make a single transfer (the “Change-It-Up” transfer) at the end of the business day. If on a business day you do not have sufficient available funds or \$5.00 or more in your checking account, or if any transaction has overdrawn your checking account, or if the change-up transfer will take your account balance below \$5.00 we do not change-up the purchases posted on that business day and we cancel the Change-It-Up transfer for that day.

If your debit card purchase is subsequently canceled or reversed, the corresponding Change-It-Up transfer will remain in the main share savings account. We may cancel the Change-It-Up service at any time. Change-It-Up is available only on a debit card linked to your Sierra Central checking account on point-of-sale transactions only.

The Change-It-Up Savings service is an add-on feature available on consumer Sierra Central checking accounts suffix 5. The Change-It-Up purchases are applied to all debit card purchases (PIN or signature based only). All other types of transactions are not eligible for change-up.

Enrollment is available through the branch network only, by signing a Data Change request form. Upon enrollment the Change-It-Up Savings Service will

default for deposit to the main Share Savings account only. Transfers can be made manually by the consumer to other savings account types and will be subject to Regulation D requirements. Please note that you must contact Sierra Central Credit Union to cancel your Change-It-Up Savings service. We will not transfer a change-up amount more than your available limit or to make the checking account go negative or below \$5.00. However, based on the daily transfers to the Change-It-Up Savings Service main share account there is a chance that your checking account can go negative when making purchases the following day. Therefore it is important that you keep track of your checking account throughout the month.

Rate Information:

For the current dividend rate and corresponding APY for main share Savings Account, refer to the Savings and Checking Rate Guide.

MINIMUM BALANCE REQUIREMENTS:

1. There is a \$5.00 minimum balance requirements to open or maintain a main share account.

FEE INFORMATION:

1. Fees and charges may be assessed against your account. See the accompanying General Fee Schedule for current fees.