

SAVE UPSM TERMS & CONDITIONS



EFFECTIVE: JULY 1, 2008

SAVE UP DEBIT CARD ROUND-UP SAVINGS PROGRAM:

1. Upon enrollment in the Save Up Debit Card Round-Up Savings Program, Advancial Federal Credit Union ("Advancial") will round-up the amount of any debit card signature-based purchases associated with the designated checking account to the next whole dollar amount, and transfer the amount in excess of the purchase amount from the designated checking account to a designated regular savings account.
2. Advancial will aggregate the rounded up amounts from debit card signature-based purchases that post to the designated checking account each business day and make a single transfer ("daily round-up transfer") at the end of the business day. If on a business day there is not sufficient available funds in the designated checking account, or if any transaction has overdrawn the designated checking account, Advancial will not round up the debit card signature-based purchases posted on that business day and Advancial will cancel the daily round-up transfer for that day.
3. If the debit card signature-based purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in the designated regular savings account. Credit transactions or adjustment transactions will not be rounded up.
4. Advancial reserves the right to cancel or modify the Save Up Debit Card Round-Up Savings Program at any time.

SAVE UP DEBIT CARD ROUND-UP SAVINGS MATCH PROGRAM:

1. Advancial will match 100% of the daily round-up transfers that post to the designated regular savings account in the first 30 days after your initial enrollment in the program.
2. After the first 30 day period, Advancial will match 5% of the daily round-up transfers that post to the designated regular savings account.
3. The Advancial Match amount will be credited to the designated regular savings account at the end of each calendar quarter based on the accumulated round-up contributions for that calendar quarter, or the balance in the regular savings account at the end of the calendar quarter, whichever is less. To receive the Advancial Match, the account holder must be enrolled in the Save Up Debit Card Round-Up Savings Program and the designated regular savings account must be opened at the time the Advancial Match is credited.
4. If the designated regular savings account is closed before the Advancial Match amount is posted to the designated savings account, the Advancial Match for that calendar quarter will be forfeited.
5. The cap on the Advancial Match amount is \$200.00 per calendar year (January 1 – December 31).
6. The annual amount of the Advancial Match will be reported to the IRS on Form 1099-MISC.
7. Advancial reserves the right to cancel or modify the Save Up Debit Card Round-Up Savings Match Program at any time.



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Insured by
NCUA

Form EE125.1



www.advancial.org