

SmartSaver Round Up Opt In and Terms and Conditions

Member #: _____

Upon your enrollment in the SmartSaver Round Up program, Progressions Credit Union will round up your debit card transactions to the nearest dollar amount and transfer the difference from your checking account to your designated savings account.

The Credit Union will not round up purchases posted for any transaction in which you do not have sufficient funds in your checking account and the SmartSaver transfer will be cancelled for that transaction.

If any debit card transaction is subsequently cancelled or reversed, the corresponding transfer to your savings account will not be reversed and will remain in your savings account. SmartSaver Round Up is only available for debit cards that you authorized below.

Progressions Credit Union may modify or cancel the SmartSaver Round Up feature at any time without prior notice. You may cancel the SmartSaver Round Up feature on your account at any time by notifying the Credit Union.

By signing below, you agree to these Terms and Conditions. You understand that enrollment in the SmartSaver Round Up program will cause all debit card transactions made by you or any joint owner of the designated debit cards to round up to the nearest dollar and transfer the difference to the designated savings account, regardless of whether the joint owner is also a joint owner on the savings account.

Designated Debit Card Number: _____

Designated Debit Card Number: _____

Designated Deposit Account No: _____

(Sorry, cannot be designated to certificate accounts or IRAs)

Member Signature: _____

Date: _____

Joint Owner Signature: _____

Date: _____