

Round Up and Save!!

Foothills Federal Credit Union Round Up and Save Disclosure March 2025

The Round Up and Save program gives members the power and opportunity to save money by rounding up eligible debit card transactions to the nearest whole dollar amount. The rounded-up amount is transferred from the Share Draft Account to a designated Share/Savings Account connected to enrolled Share Draft debit card.

Program Details, Eligibility & Exclusions

Eligible Transactions: This program only applies to pos debit card transactions and debit card/pos clearing as EFT (electronic transactions) from a Share Draft account. Each debit card for Share Draft account must be opted in, for both debit cards to utilize the Round Up and Save.

Round Up and Save Transaction Example: Transactions are rounded up to the nearest whole dollar amount.

A \$4.25 purchase will be rounded up to \$5.00, with the \$0.75cent transferred to members elected eligible share account. Transaction for \$5.00 will be rounded up to \$6.00 with \$1.00 being transferred to members elected eligible share account. The transactions will appear on members' statement Round Up Transfer.

Transfer Timing for Round Up Amount: The round up amount is transferred on a per transaction basis and will occur simultaneously following the debit card transaction. The debit card transactions process timing is based on the merchant's timely submission of the debit card transaction.

Eligible Receiving Accounts: The following type of accounts must be opened to be eligible to receive the Round Up and Save transfers, Prime Share Account, X9 Share Account, Christmas, and Vacation Club Accounts.

Non-Eligible Receiving Accounts: Share Certificate Accounts and any type of IRA account.

Does Any Fees Apply: There are no fees associated with the Round Up and Save program. However, all standard transactions fees, certain types of share account fees and account restrictions still apply as provided in the Foothills Federal Credit Unions annual Fee schedule and membership agreement.

Exclusions Apply:

- Round Up and Save program **will not** utilize any overdraft sources such as overdraft transfer option or Line of Credit advance including overdraft services Courtesy Pay by taking the Share draft account into the negative.
- ATM debit Card transactions are not included in the Round Up and Save program.
- Round Up and Save transfers cannot be sent to other savings accounts that are not associated with the debit card enrolled, no cross-account transfers offered.

Terms & Conditions: Members must understand and agree to the Round Up and Save program Disclosure. Foothills Federal Credit Union reserves the right to cancel or modify the Round Up and Save program at any given time without prior notice. All membership requirements and agreement rules and regulations still apply to all Credit Union accounts and services. All participants must remain in good standing with open accounts and not be entered into an opened Bankruptcy plan.

OPT In or OPT Out: Members can OPT In or OPT Out at any time through one of the Credit Unions branches or by phone at 800-978-8884.