

# Round Up Program Terms and Conditions

## Round Up Program

The Round Up program is an add-on feature available to up to three eligible checking accounts at Provident with the exception of the Health Savings and Fresh Start Checking accounts. The round up purchases are applied to all debit card purchases (PIN or signature based only). All other types of transactions are not eligible for round up or matching.

Enrollment is available through Account Manager online banking only. The Account Manager functionality allows eligible members to enroll, unenroll, and maintain all program settings. Upon enrollment a Round Up Savings account will also be opened within one business day. In addition, you will also be enrolled in e-Documents, electronic versions of your statements and other important account notices. Please note that you must contact Provident Credit Union to close your Round Up Savings account.

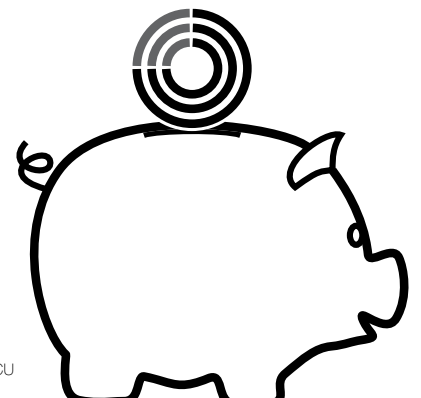
We will not transfer a round up amount more than your available limit or to make the checking account go negative. However, based on the daily transfers to the Round Up Savings account there is a chance that your checking account can go negative when making purchases the following day. Therefore it is important that you keep track of your checking account throughout the month. Monthly balance transfers to designated Provident accounts will occur on the first business day of the each month.

## Rate Information:

For the current dividend rate and corresponding APY for your Round Up Savings Account, refer to the Savings and Checking Rate Guide.

## Account Matching:

We will match 100% of your Round Up transfers for the first three months after you enroll on the first enrolled checking account. Thereafter, we will match 5% on this account and all subsequent enrolled accounts. Super Reward Checking is not eligible for the matching. The maximum total match is \$250 per year. Matching funds are paid annually at the anniversary date of enrollment (or the following business day) on accounts in good standing that remain open, enrolled, and have a positive balance. Matching funds only apply to signature based round up transactions (i.e. when the credit option is selected) and do not include the add-on amounts that you may have added in the program. In addition, you must be enrolled in e-Documents in order to receive your matched funds. We may cancel or modify the Round Up service or any matching promotions at any time. Matching funds will be reported to the IRS as dividends on Form 1099.



Rebrand 9/24/2013 ©PCU



(800) 632-4600  
providentcu.org



Make life easy.