

## **CUA Debit Card Change Jar Savings Program Terms and Conditions**

When your checking account is enrolled in Credit Union of America's Change Jar program, CUA will round up all debit card transactions, including those initiated by any joint owner(s), to the nearest dollar amount and transfer the difference from your checking account to your designated savings account or charity. The total amount from all purchases that post to your account each day will post as a single transfer to your selected savings account or charity holding account at the end of that day.

Change Jar activity does not apply to purchases made using checks, ACH, ATM transactions, or other means of payment.

If, on any given day, your checking account does not have sufficient available funds to round up, or if any transaction has overdrawn your checking account, CUA will not round up purchases posted on that day. Change Jar transfers will resume the following day, or on the next day that sufficient funds are available.

If a debit card purchase is subsequently canceled or reversed, the corresponding transfer will remain in your savings account.

If you receive a new debit card due to your current card being lost, stolen, or reissued, your participation in the program will continue automatically. There is no need to re-enroll in the program.

You may cancel your participation in the program at any time within digital banking. Please note that it may take up to 3 business days to process your request.

We may cancel the program or any transfer under the program without prior notice at any time for any reason.

Congratulations! Your checking account is now enrolled in Credit Union of America's Change Jar program!

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