

Reliant Community Federal Credit Union
Round-Up Savings Program
Terms and Conditions

This Agreement: This Agreement is between you and Reliant Community Federal Credit Union (“Reliant”). By enrolling in the Reliant Debit Card Round-Up program (the “Round-Up Savings Program” or “Program”) you accept the terms of this Agreement. This Agreement, Reliant’s Membership Application and Agreement and Reliant’s Rate and Fee Schedule govern the Program.

Account Descriptions: Reliant members with an eligible checking account and debit card may elect to participate in the Round-Up Savings Program. Eligible checking accounts include any Reliant checking account, excluding any Health Savings Account (HSA). Your eligible checking account and debit card permit you to participate in the Program that can build your savings through Round-Up Savings Program transactions. By participating in the Round-Up Savings Program, you have elected to store, in a designated savings account, Round-Up Savings Funds (defined below). The savings account that Round-Up Savings Funds shall be deposited into is referred to as the Round-Up Savings account.

Eligible Debit Card Transactions: Each transaction using your Reliant debit card (except ATM transactions) associated with the enrolled Reliant checking account shall be an eligible debit card transaction. No ACH, ATM or check transactions from your checking account shall be eligible for the Program.

Eligibility/Enrollment/Termination: To participate in the Round-Up Savings Program, you must have an open eligible checking account (the “Checking Account”) with Reliant with an open associated Reliant debit card. You must enroll in the Program by opting in during the account-opening process, calling us at 800-724-9282, or visiting a Reliant branch location. To be eligible to participate in the Program, your account must be in good standing as described in the Reliant Membership Application and Agreement. Reliant has the right to determine, in its sole discretion, whether a particular Reliant account is eligible to participate in the Program. If any of your Reliant accounts or agreements with Reliant are in default as described in the applicable governing agreement, we reserve the right to prohibit you from participating in the Round-Up Savings Program and receiving any benefits from the Program. Your enrollment in the Program will be terminated upon the closing of your enrolled checking account and/or Round-Up Savings account.

Round-Up Savings Program: For each Eligible debit card transaction you make using your Reliant debit card we will round up the amount of any debit card purchase associated with the enrolled checking account to the nearest whole dollar and transfer the excess of the purchase price (“Round-Up Savings Funds”) from your enrolled Reliant checking account to your Round-Up Savings account. Round-Up Savings Funds from each eligible purchase shall be posted to your Reliant checking account each day. All funds deposited into your Round-Up Savings account will receive the savings APY rate disclosed on Reliant’s Rate and Fee Schedule for that time period. If a debit card purchase is subsequently canceled or reversed, the corresponding transferred Round-Up Savings Funds will remain in your Round-Up 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. There is no need to re-enroll in the Program. 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, Reliant will not round up purchases posted on that day. Transfers will resume for eligible transactions the next day that sufficient funds are available.

Changes/Modifications/Cancellation: Participation in the Program will be renewed automatically each year, as long as your accounts and your membership at Reliant remain eligible as stated above. You may cancel your participation at any time by calling us at 800-724-9282 or visiting a Reliant branch location. Please allow 3 business days from the date of Reliant’s receipt of your notice of cancellation for the cancellation to take effect. The Program and benefits are offered at our sole discretion. We reserve the right to alter or waive any Program feature or benefit or to cancel or temporarily suspend the Program at any time. We reserve the right to change or modify these Terms and Conditions at any time in compliance with all applicable laws.

You can view Reliant’s current Rate and Fee Schedule at reliantcu.com/rates. Visit any branch for a copy of Reliant’s Membership Application and Agreement.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.