



P.O. BOX 6048
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 dfcufinancial.com

Debit RoundUp Enrollment

Member Name: _____ **Member Number:** _____
Checking Account Number: _____
Recipient Account Number: _____

Grow your savings with Debit RoundUp! Use Your DFCU MasterCard® Debit Card to make everyday purchases and DFCU Financial will round up the change on the transaction to the nearest whole dollar. The difference will automatically transfer from Your checking account to the DFCU account you select at the end of each business day!

Yes, RoundUp my DFCU MasterCard® Debit Card transactions!

How the program works:

Debit RoundUp transfers are eligible for Debit Card purchases only. Once enrolled, transfers will begin to post on the business day on which You are enrolled. Transfers will occur on the same business day the transaction is posted to Your Checking account. Saturdays, Sundays and Holidays are not business days. Debit RoundUp transfers are deducted from the Checking account that funded the Debit Card purchase and deposited to the recipient account. For example, if you made a purchase with your Debit Card for \$10.50, an additional \$0.50 is deducted from Your Checking account and deposited to the recipient account on the day the purchase transaction is posted to Your Checking account. If multiple Debit Card transactions post on the same business day, the round-up amount for each transaction is added together and posted as a single transaction. If on a business day You do not have sufficient available funds in Your Checking account, or if any transaction has overdrawn Your Checking account, DFCU Financial will not round up purchases posted on that business day. If Your Debit Card purchase is subsequently cancelled or reversed, the Debit RoundUp transfer remains in the recipient account.

Disclaimers:

We may cancel the Debit RoundUp service at any time. Debit RoundUp is available only on a Debit Card linked to Your DFCU Financial Checking account and only if You select an eligible recipient account to receive the Debit RoundUp transfer. If other owners on Your Checking account have a Debit Card linked to this checking account, purchases with those Debit Cards are included in the Debit RoundUp. You agree to notify the Credit Union if You wish to cancel Debit RoundUp.

If you select a recipient account that you are not an owner of, any funds transferred to the account as a result of Debit RoundUp are an irreversible transfer to the owner(s) of that account. You acknowledge that you may have no access to the recipient account and that transactions as a result of Debit RoundUp will not be reversed. You may cancel Debit RoundUp at any time by contacting us. A new enrollment form is required to modify Your recipient account.

There is no cost to enroll in the program. Remember that the Debit RoundUp transfer is deducted from Your Checking account available balance. If not accounted for in Your records, this may result in an overdraft of items presented for payment to Your Checking account. Please refer to the Agreements and Disclosures provided to You at account opening for more information about overdrafts.

Your recipient account may be subject to Fall Below Fees and other terms and conditions. Please refer to the Agreements and Disclosures provided to You at account opening for more information about fees and minimum balance requirements.

Member's Signature

Printed Name

Date