



# ROUNDUP SAVINGS TERMS & CONDITIONS

Customer Name:	Checking Account #	
RoundUp Sav Transfer Amount (\$1-\$9):	Savings Account #	

Upon enrollment, SGBC's RoundUp Savings program will roundup your MasterCard® debit card purchases to the nearest whole dollar (\$1-\$9) and transfer the difference from your SGBC checking account to your SGBC savings account. We may cancel or modify the RoundUp Savings feature at any time without prior notice.

RoundUp Savings is only available if you have a Debit Card linked to a SGBC checking account. If you enroll, all qualifying transactions from debit card(s) attached to your checking account will be included in the roundup.

- Both signature-based and PIN based debit card transactions qualify for RoundUp Savings, ATM transactions do not qualify. Other types of transactions do not qualify.
- Credit transactions or adjustment transactions will not be rounded up.
- If a qualified transaction is returned, the RoundUp Savings transfer will remain in your savings account and not be reversed.
- The roundup transfer(s) will only happen if you have sufficient funds in your checking account at the end of the business day; the transfer will never overdraw your account.
- We aggregate the amount to be rounded up from your purchases that post and settle each business day and make one transfer to your savings account.
- The transfer will appear on your bank statement as "ROUNDUP SAV TRANSFER."
- If your account is closed prior to a RoundUp Savings transfer being completed the resulting transfer will be cancelled.

By signing below, I agree and acknowledge an understanding of the Terms and Conditions stated above and wish to enroll in the SGBC RoundUp Savings program. I authorize SGBC to roundup any debit card purchases made from my checking account number listed above and deposit the amount over my purchase to my savings account listed above. I acknowledge I can cancel this service any time and should notify an SGBC representative if I choose to cancel.

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date