

Easy Save Program Disclosure

Introduction

This disclosure explains the terms and conditions of the Easy Save Program ("Program") offered by Texas DPS Credit Union. The Easy Save share account is covered by the Membership and Account Agreement. By enrolling, you agree to the following terms.

How the Program Works

1. Each debit card transaction you make with your Texas DPS Credit Union checking account will be rounded up to the next whole dollar amount.
2. The difference between the transaction amount and the rounded-up amount ("Round Up Amount") will be automatically transferred from your checking account to your designated Easy Save share account.
3. Transfers will occur overnight once the transaction has been posted to your account.

Example

If you purchase an item for \$5.25, the transaction will post as \$5.25 and an additional \$0.75 will be transferred from your checking account to your Easy Save savings account. If the purchase amount ends in an even dollar amount, a whole dollar will round up. Example: Purchase is \$5.00, the transaction will post at \$5.00 and an additional \$1.00 will be transferred from your checking account to your Easy Save share account.

Program Terms

- **Enrollment:** You must request enrollment and sign this disclosure to opt in to the program. Must have an open and active Simply Checking Account, or Youth Checking Account. Fresh Start Checking and Additional/Secondary Checking Accounts are not eligible. One Easy Save account per Primary membership allowed.
- **Posting Order:** Round Up transfers occur only on posted debit card transactions. Pending transactions may not generate a transfer until settlement.
- **Insufficient Funds:** If your checking account does not have sufficient available funds to complete the Round Up transfer, the transfer will not occur. Round Up transfers will never cause an overdraft.
- **Multiple Transactions:** Each transaction will be rounded up individually.
- **Exclusions:** ATM withdrawals, transfers, and other withdrawal types will not qualify.
- **Availability of Funds:** Round Up transfers will accumulate in the Easy Save share account and earn a higher promotional dividend rate on balances up to \$500.00 Any balance over \$500.00 earns the same dividend rate as the regular share account.

- 1 free withdrawal from the Easy Save share account may be made per month. Subsequent withdrawals will be subject to an excess withdrawal fee.
- No deposits outside of the automatic round-up transactions are allowed to the Easy Save share account.

Fees

There are no fees to participate in the Program. Other account fees disclosed in your Membership and Account Agreement, and Fee Schedule may still apply.

Changes or Termination

Texas DPS Credit Union may change or cancel the Program at any time. You may cancel your participation at any time by notifying us in writing of your decision to opt out.

Liability

The Program is provided as a convenience. Texas DPS Credit Union is not responsible for merchant errors, posting delays, or any failure to complete a Round Up transfer due to insufficient funds or system limitations.

Acceptance

By enrolling in the Easy Save Program, you acknowledge that you have read and agree and opt in to the terms of this disclosure.

Primary or Joint Member Signature

Date

FOR CREDIT UNION USE ONLY

Employee: _____

Date: _____

Member Number: _____