



Community First
Credit Union

SaversEdge Disclosure Agreement

This disclosure describes the SaversEdge Debit Card Round Up Savings Program, which is part of our Local Advantage Plus Checking. At the end of each day, the program rounds up the amount of your everyday debit card purchases to the next whole dollar amount and transfers the difference to your SaversEdge Share. At the end of each month, Community First Credit Union matches 5% of your daily round up transfers that are posted to your SaversEdge Share.

SaversEdge Debit Card Round-Up Savings Program Details

When you enroll in the SaversEdge Debit Card Round-Up Savings Program, Community First Credit Union will aggregate the rounded-up amounts from purchases that post to your checking account each day and make a single transfer at the end of the day.

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, we do not round up purchases posted on that day, and we cancel the daily round-up transfer for that day.

If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in the SaversEdge Share Account. Credit transactions or adjustment transactions will not be rounded up.

SaversEdge Debit Card Match Program

The Community First Credit Union will match 5% of the daily round-up transfers that post to your SaversEdge Share. To receive the Community First Credit Union match, you must have a Local Advantage Plus Checking account.

The Community First Credit Union match amount will be credited to the SaversEdge Share at the end of each month based on the accumulated round-up contributions for that month or the balance in the account at the end of the month, whichever is less.

The annual cap on the Community First Credit Union match amount is \$300. If you close your SaversEdge Share Account before the Community First Credit Union match amount is posted to the share, you will not receive the Community First Credit Union match for that month.

Transaction Limitations

Deposits other than the daily SaversEdge transfer and monthly Community First Credit Union match are not permitted on the Savers Edge Share Account

ATM/Debit Card transactions are not permitted on this share account. ACH deposits and withdrawals are not permitted on this share account. Funds in the SaversEdge Share Account cannot be used as overdraft protection for any other share account.

Community First Credit Union reserves the right to cancel or modify the SaversEdge Debit Card Round-Up Savings Program at any time, and Community First Credit Union reserves the right to cancel or modify the SaversEdge Debit Card Match Program at any time. All other terms and conditions are stated in our Membership and Account Agreement.