

Cent Saver Agreement Terms and Conditions

This Agreement: This Agreement is between you and Wasatch Peaks Credit Union. By enrolling in the Cent Saver Service ("Service"), you accept the terms of this Agreement. This Agreement, the Membership and Account Agreement, and Rate and Fee Schedule govern this Service. We reserve the right to change or modify these Terms and Conditions at any time in compliance with all applicable laws.

Account Description: Members with an eligible Checking Account and associated debit card (excluding HSA accounts) may elect to enroll in this cost-free Service by signing this Agreement. Once enrolled, Cent Saver transfers will be posted on the day of enrollment and will be processed at the end of each business day. The Service is available only on the debit card(s) linked to your Wasatch Peaks Credit Union Checking Account and only if you select an eligible Savings Account to receive the Cent Saver transfer.

Cent Saver Service: Wasatch Peaks Credit Union will round up the amount to the nearest whole dollar when you use your debit card to make everyday purchases. At the end of each business day, the round up amount from the debit card purchase(s) will be transferred to your Wasatch Peaks Credit Union Membership Savings or a Secondary Savings Account.

For example, if you make a debit card purchase for \$10.50, the transaction is rounded up to \$11.00 (the nearest whole dollar.) The purchase price of \$10.50 will be posted to your checking account and the round up amount of \$0.50 will be posted at day-end processing and then transferred to the designated Savings Account. If multiple debit card transactions are posted on the same day, each transaction is rounded to the nearest whole dollar – i.e., if you make 3 debit card purchases for \$10.50, each transaction is rounded up to \$11.00 resulting in a single day-end Cent Saver transfer of \$1.50 (3 x \$0.50) to your Savings Account. If a debit card purchase is subsequently canceled or reversed, the Cent Saver transfer remains in your designated Savings Account.

Eligible Debit Card Transactions: Each purchase you make using your Wasatch Peaks Debit Card associated with the enrolled Checking Account is an eligible debit card transaction. ATM, ACH, or check withdrawals are not eligible for this Service.

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, Wasatch Peaks Credit Union will not round up debit card purchases posted on that business day. If Cent Saver transfers are not accounted for in your records, this may result in an overdraft of items presented for payment to your Checking Account. Refer to the Agreements and Disclosures provided to you at

account opening for more information about overdrafts. If other owners on your Checking Account have a debit card linked to the Checking Account, purchases with those debit cards are included in this Service. If a new debit card is issued, the new card will be automatically enrolled in the program, unless otherwise requested.

Enrollment Eligibility and Termination: To be eligible to participate in the Service, your account must be in good standing as described in Membership and Account Agreement. Wasatch Peaks Credit Union has the right to determine, at its sole discretion, whether a particular account is eligible to participate in the Service. If any of your accounts or agreements with the Credit Union are in default as described in the applicable governing agreement, we reserve the right to prohibit you from participating. The Credit Union may cancel the Service at any time. Your enrollment will be terminated upon the closing of your enrolled Checking Account and/or Savings Account. If you wish to cancel the Service, you agree to notify Wasatch Peaks Credit Union by phone (801) 627-8700, by visiting a branch, or via home banking, and allow up to 3 business days for the cancellation to take effect.

Cent Saver Savings Designation:

Yes, I would like to participate in the Cent Saver Service

Member Name: _____

Joint Name: _____

Account Number: _____

Cent Saver Deposit Account: _____

*Membership Savings or Secondary Savings only

Member Signature Date

Joint Signature Date