

Change is Good Disclosure

When you opt-in to the Change is Good program, we round up the amount of any Visa® debit card point of sale purchases made by you or a joint owner of your checking account to the next whole dollar amount and transfer the amount more than the purchase price from your checking account to your eligible designated savings account. ATM and cash advance transactions are excluded from the program.

We aggregate the round-up from purchases that post to your checking account each day and make a single transfer (the "Change is Good" transfer) at the end of the day.

If on a day you do not have sufficient available funds in your checking account, we do not round up purchases posted on that day and we cancel the Change is Good transfer for that day. We will not overdraw your account for the Change is Good transfer.

If your debit card purchase is subsequently canceled or reversed, the corresponding Change is Good transfer will remain in the savings account.

We or you may cancel the Change is Good service at any time.

Please note: Classic Checking, Business and HSA Accounts are not eligible for Change is Good Accounts.

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