



## Debit Card Round Up Terms and Conditions

Apple Federal Credit Union (“we”) offers a Debit Card Round Up program to help members (“you”) (excludes Commercial accounts) build a savings balance on every eligible Apple FCU Debit Card transaction. Upon enrollment, the credit union will round up your Debit Card transactions (excludes ATM and cash advance transactions) to the nearest dollar and transfer the difference from your primary Checking account to a separate savings account (currently SafetyNet Savings; must be established before Round Up feature can be enabled).

Transactions on your Apple FCU Debit Card will be rounded up to the nearest dollar. For example, including, but not limited to:

- An in-store purchase of \$10.25 is made. Your Checking account will be debited \$10.25 for the purchase and - at the end of the calendar day - it will be debited \$0.75 for the Round Up. The \$0.75 will be credited to your SafetyNet Savings.
- A recurring electronic payment using your Debit Card of \$9.95 is made. Your Checking will be debited \$9.95 for the transaction and - at the end of the calendar day - it will be debited \$0.05 for the Round Up. The \$0.05 will be credited to your SafetyNet Savings.

Round Up transfers will not overdraw your Checking. If, at the time Apple FCU processes transfers at the end of the calendar day, your Available Balance is less than the Round Up amount, Apple FCU will transfer only the amount available up to your Available Balance. If no funds are available, no Round Up transfer will occur for that transaction. If a Round Up transfer does not occur or occurs only in part due to insufficient Available Balance, Apple FCU will not reattempt the full or remaining amount for that transaction. Whole dollar transactions will not be rounded up and no transfer will be made.

You will be able to track all Round Up savings in Apple FCU Online or Mobile App and through your monthly statement.

Enrollment in Round Up is only available to members of Apple Federal Credit Union who have a personal Checking account and an associated Debit Card. Business, association, and estate accounts are not included in the program. All debit cards associated with a Checking account that has enrolled in the Round Up program would be used to calculate the daily transfers.

We may cancel Round Up at any time without prior notice.

To enroll in the Round Up, you must opt in with an Apple FCU representative. Once enrolled in the Round Up you may opt out at any time by calling 703-788-4800, securely chatting with a representative in Apple FCU Online or Mobile App, or visiting an Apple FCU Branch.