



CHANGE SAVER DISCLOSURE

CHANGE SAVER PROGRAM DESCRIPTION

1. When you enroll in the Change Saver Program (suffix 02), Texas Bridge Credit Union (TXBCU) will round-up the amount of any debit card purchase associated with your checking account to the next whole dollar amount. The difference will be deposited to your Change Saver share account.
2. TXBCU will aggregate the rounded-up amounts from purchases posted to your checking account each day and make a single transfer (daily round-up transfer) to the Change Saver account, at the end of the day. If you do not have sufficient available funds in your checking account, purchases will not be rounded up for that day.
3. Credit transactions or adjustment transactions will not be rounded-up. If your debit card purchase is subsequently cancelled or revoked, such as a refunded purchase, the corresponding daily round-up transfer will remain in the Change Saver share account.

Minimum Balance Requirements

1. There are no minimum balance requirements to open or maintain this share account.
2. You must maintain a minimum average daily balance of \$50.00 in this share account during a dividend period to earn dividends for that period. An average daily balance of at least \$50.00 is required to earn dividends. Your average daily balance will be calculated as described below.

Dividends Compounding and Crediting

1. Dividends are compounded and credited monthly.
2. If you close your account before dividends are credited, you will not receive the accrued dividends.

Transaction Limitations

1. Automatic round up transfers are the only deposits to this account.
2. Additional deposits are not permitted to the Change Saver account.
3. ATM/Debit Card transactions are not permitted on this share account.
4. ACH deposits and withdrawals are not permitted on this share account.
5. The funds in the Change Saver account cannot be used as overdraft protection.
6. Funds in the Change Saver Account are available for withdrawal, at any time.

Other Terms and Conditions

1. Terms and conditions of the Change Saver account are subject to change at the discretion of TXBCU. Advance notice of changes will be provided, as required by applicable law.
2. By opening a Change Saver account, you acknowledge that you have received and agree to the additional terms and conditions as stated in the Membership and Account Agreement, Fee Schedule, and Rate Sheet.



Change Saver Enrollment Form

Account Number: _____

Date: _____

Members Name: _____

Joint Owners Name: _____

I have read and acknowledge the Change Saver Disclosure and I agree to the terms. I understand that **ALL DEBIT CARD** purchases associated with this account will be rounded up at the end of the business day and be transferred into my Change Saver account. This agreement will take effect at the end of this business day.

Member's Signature: _____

Joint Owner's Signature: _____

TXBCU Employee's Name: _____