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SWIPE & SAVE ENROLLMENT FORM

Date:

Name:

Account Number:

Share ID:

Swipe & Save Program Disclosure

SWIPE & SAVE PROGRAM DESCRIPTION:

1. When you enroll in the Swipe & Save Program, Sno Falls Credit Union ("Credit Union") will round-up the amount of any debit card purchases associated with your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase amount from your checking account to your Swipe & Save Share Account.
2. The Credit Union will aggregate the rounded up amounts from purchases that post to your checking account each business day and make a single transfer ("daily round-up transfer") at the end of the business 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 business day and we cancel the daily round-up transfer for that day.
3. 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 Swipe & Save Share Account. Credit transactions or adjustment transactions will not be rounded-up.
4. The Credit Union reserves the right to cancel or modify the Swipe & Save Debit Card Round-Up Savings Program at any time.

MINIMUM BALANCE REQUIREMENTS:

There are no minimum balance requirements to open or maintain this share account.

WITHDRAWAL RESTRICTIONS:

The member is allowed to withdrawal from their Swipe & Save share anytime, so long as it does not go negative.

TRANSACTION LIMITATIONS:

1. Deposits other than the daily 'Swipe & Save' transfer are not permitted on this Share Account.
2. Funds in the Swipe & Save Share Account cannot be used as overdraft protection for any other share account.
3. During any calendar month, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of telephonic or electronic instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the Credit Union.

OTHER TERMS AND CONDITIONS:

1. Changes in the terms and conditions of this account may be made at the discretion of the Credit Union. The Credit Union will give you advance notice of changes if required to do so under applicable law.
2. By opening an account and signing the Account Card, you acknowledge that you have received and agree to the additional terms and conditions as stated in the Membership and Account Agreement, General Fee Schedule, and Rate Sheet which are incorporated by reference into this Disclosure.

I have read the Swipe & Save Account Disclosure and I agree to the terms of the Swipe & Save Account. I understand that all debit cards associated with this account and their transactions will be rounded up at the end of the business day and transferred into my Swipe & Save share account. This agreement will take effect at the end of business today.

Signature:

Please return the completed form to info@snofalls.com or visit one of our branch locations.