

**The Sidney Federal Credit Union  
Change It Up Savings Program  
Terms and Conditions**

This Agreement: This Agreement is between you and Sidney Federal Credit Union (“SFCU”). By enrolling in the SFCU Debit Card reward program (the “Change It Up Savings Program” or “Program”) you accept the terms of this Agreement. This Agreement, The SFCU Membership and Account Agreement and the Rate and Fee Schedule govern the Program.

**Account Descriptions:** SFCU members with an eligible checking account and debit card may elect to participate in the Change It Up Savings Program. Eligible checking accounts include any consumer SFCU checking accounts, excluding any Health Savings Accounts (HSA). Your eligible checking account and debit card permit you to participate in the Program that can build your savings through Change It Up Savings Program transactions. By participating in the Change It Up Savings Program, you have elected to store, in a designated savings account, Change It Up Savings Funds (defined below). The savings account that Change It Up Savings funds shall be deposited into is the share account elected by the member upon enrollment in the Program.

**Eligible Debit Card Transactions:** Each transaction using your SFCU Debit Card (except ATM transactions) associated with the enrolled SFCU Checking Account shall be an eligible debit card transaction (PIN & signature based). Transactions include any reoccurring charges that have been established on the eligible debit card. No ACH, ATM or check transactions from your checking account shall be eligible for the Program.

**Eligibility/Enrollment/Termination:** To participate in the Change It Up Savings Program, you must have an open eligible checking account (the “Checking Account”) with SFCU with an open associated SFCU Debit Card. You must enroll in the Program by visiting the website: [sfcuonline.org](http://sfcuonline.org), call us at 877-642-7328 or visit an SFCU branch location. To be eligible to participate in the Program, your account must be held/issued in the United States and be in good standing as described in SFCU Membership and Account Agreement, SFCU has the right to determine, in its sole discretion, whether a particular SFCU account is eligible to participate in the Program. If any of your SFCU accounts or agreements with SFCU are in default as described in the applicable governing agreement, we reserve the right to prohibit you from participating in the Change It Up Savings Program and receiving any benefits from the Program. Your enrollment in the Program will be terminated upon the closing of your enrolled Checking Account and/or elected share account.

**Change It Up Program:** For each Eligible, posted, debit card transaction you make using your SFCU Debit Card we will round up the amount of any debit card purchase associated with the enrolled Checking Account to the nearest whole dollar and transfer the excess of the purchase price (the “Change It Up Savings Funds”) to your elected share account. For transactions with an even dollar amount, the amount rounded up will equal \$1.00. Change it Up Savings Program funds from each eligible purchase shall be posted to your elected share account at the same time the eligible transaction posts to the enrolled Checking Account. Round up proceeds will be described in the elected share as “Deposit Transfer from SXXXX – Change it Up”. All funds deposited into your elected share account will receive the APY rate disclosed on the SFCU rate sheet for that time period. If a debit card purchase is subsequently cancelled or reversed, the corresponding transfer will remain in the elected share account. If you receive a new debit card due to your current card being lost, stolen, or reissued, your participation in the Program will

continue. There is no need to re-enroll in the Program. If on any given day your checking account does not have sufficient available funds to round up, or if any transaction has overdrawn your Checking Account, SFCU will not round up purchases posted on that day. Transfers will resume for eligible transactions the next day that sufficient funds are available. In the event the share elected to receive funds from the Program is closed you will unenrolled from the program.

**Changes/Modifications/Cancellation:** You may cancel your participation at any time by calling us at 877-642-7328 or visiting an SFCU branch location or by following the cancelation procedures at [sfcuonline.org](https://www.sfcuonline.org). Please allow 3 business days from the date of SFCU's receipt of your notice of cancellation for the cancellation to take effect. The Program and benefits are offered at our sole discretion. We reserve the right to alter or waive any Program feature or benefit, including, without limitation, participation fees or bonuses or to cancel or temporarily suspend the Program at any time. We reserve the right to change or modify these Terms and Conditions at any time in compliance with all applicable laws.

To view SFCU Membership and Account Agreement and its Rate and Fee Schedule you can visit:  
<https://www.sfcuonline.org/disclosures/>

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency