



# haynes Community Credit Union

## Smart Saver Opt In Terms and Conditions

Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Upon your enrollment in the Smart Saver program, Haynes Community FCU will round up your debit card transactions to the nearest dollar amount and transfer the difference from your checking account to your designated savings account.

The Credit Union will not round up purchases posted for any transactions in which you do not have sufficient funds in your checking account and the Smart Saver transfer will be cancelled for that transaction.

If any debit card transaction is subsequently cancelled or reversed, the corresponding transfer to your savings account will not be reversed and will remain in your savings account. Smart Saver is only available for debit cards you authorized below.

Haynes Community Credit Union may modify or cancel the Smart Saver feature at any time without prior notice. You may cancel the Smart Saver feature on your account at any time by notifying the Credit Union.

By signing below, you agree to these Terms and Conditions. You understand that enrollment in the Smart Saver program will cause all debit card transactions made by you or any joint owner of the designated debit cards to round up to the nearest dollar and transfer the difference to the designated savings account, regardless of whether the joint owner is also a joint owner on the savings account.

Designated Debit Card # \_\_\_\_\_

Designated Debit Card # \_\_\_\_\_

Designated Savings Deposit Account # \_\_\_\_\_

Member Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Joint Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_