



Round Up Savings Terms & Conditions

When you enroll in Round Up Savings, we will round up the amount of any MasterCard debit card point of sale purchase made by you or any MasterCard debit cardholder on your checking account to the next whole dollar amount. We will transfer the excess amount from your checking account to your designated savings account. ATM transactions, ACH transactions, and transactions credited to your account are not included.

We aggregate the round-up amount from each MasterCard debit card point of sale purchase to your checking account each business day. We will then make a single transfer to your designated savings account on the following business day. The round-up amount will be calculated after all MasterCard debit card point of sale purchases have posted to the designated checking account at the end of each business day. If the designated checking account does not have funds equal to or greater than the round-up amount, the transfer will not occur. Round Up Savings transfers will resume the following day, or the next day that sufficient funds are available. Transactions that are even amounts (ex: \$20.00) will not initiate a transfer.

If any debit card transaction is subsequently cancelled or reversed, the corresponding transfer to your savings account will not be reversed and funds will remain in your savings account.

We may cancel your Round Up Savings enrollment and program at any time. Round Up Savings is available only on North Central Bank MasterCard debit cards linked to your checking account and deposited into your North Central Bank savings 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 the Checking account with the Round Up Savings service is closed or the Savings account receiving the Round Up Savings transfers is closed, the Round Up Savings service will be cancelled.

The Round Up Savings program is available to all personal checking accounts. Business Accounts are not eligible.

You may cancel your participation in the program at any time by contacting North Central Bank.

By signing below, you agree to these terms and conditions. You understand that enrollment in the Round Up Savings Program will cause all point of sale purchase debit card transactions made by you or any joint owner to round up to the nearest dollar and transfer the rounded-up amount to the designated savings account. Participation is limited to North Central Bank debit cards linked to your checking account.

After completion of this form, a North Central Bank employee will link your Savings Account to the eligible Checking Account within two business days.

Certificates of Deposits and IRA's are not eligible to receive a transfer.

Customer Name: _____

Checking Account #: _____ Last 4 #'s of card: _____

Savings Account # to receive Round Up Deposit: _____

Signature: _____ Date: _____

Bank Use Only: Processed By _____