



Fort Community Credit Union

FCCU Change Up Savings Program Disclosures

Effective as of February 6, 2018

When you enroll in FCCU's Change Up Savings Program, MasterCard Debit card purchases made by you or a joint owner of your membership account will be rounded up to the next whole dollar amount. The difference between the purchase amount and the next whole dollar will be deposited to your Change Up Savings account. For additional savings, you may select to add \$1 or \$2 to each purchase to be deposited into your Change Up Savings account.

If your MasterCard Debit card purchase is subsequently returned, cancelled or reversed, the corresponding Change Up Savings transfer will remain in your Change Up Savings account.

There is no service charge for this account.

Dividends are calculated on daily balance and compounded and credited to your account quarterly.

The dividend rate and annual percentage yield may change at our discretion.

Rates are available in the credit union lobby or online at fortcommunity.com.

Account Limitations

No deposits are permitted to the Change Up Savings account. Only Change Up transfers are allowed into this account.

We may cancel the Change Up Savings program at any time. Change Up Savings is only available on MasterCard Debit card purchases linked to your FCCU checking account.

Requirements for Change Up Savings Program

You must be a member of FCCU with the following services:

- ✔ FCCU Checking Account
- ✔ FCCU MasterCard Debit Card
- ✔ FCCU Change Up Savings Account
- ✔ eStatement

How to Enroll

- ✔ Call us at (920) 563-7305 or stop by any FCCU branch location and ask a team member.
- ✔ Visit us online at fortcommunity.com and complete the online application.