

Meridian Trust Federal Credit Union

MERIDIAN TRUST DEBIT CARD CHANGEUP SAVINGS PROGRAM

Terms and Conditions

Members can enroll in the Meridian Trust ChangeUp Savings Program ("Program") three different ways: (1) Sign into Online Banking (not available for Mobile banking enrollment) and select Other Services – ChangeUp Enrollment and Tools – then select the appropriate checking and savings account(s), (2) Members can also enroll by calling 1.800.726.5644; or (3) stopping by a branch and talking with a Member Service Representative.

By opting-in you hereby request Meridian Trust Federal Credit Union to enroll the checking account designated below ("Checking Account") in the Meridian Trust Debit Card ChangeUp Savings Program and you agree to the ChangeUp Program Terms and Conditions.

When you enroll in the Program, Meridian Trust Federal Credit Union ("MERIDIAN TRUST") will round up the amount of any debit card purchase made using a debit card associated with the enrolled Checking Account(s) to the nearest whole dollar, and transfer the excess of the purchase price to any eligible savings or money market account ("Savings Account").

You can select all eligible checking accounts from the enrollment screen (you can also remove accounts from the program as needed).

After you have enrolled in the Program, purchases made using any debit card associated with eligible Checking Account(s) will be subject to ChangeUp rounding activity. Meridian Trust will aggregate the ChangeUp amounts from all purchases that post to your Checking Account(s) each day and make a single transfer at the end of the day.

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, Meridian Trust will not round up purchases posted on that day. Transfers will resume once sufficient funds are available in the checking account.

The Program is available to all personal checking accounts (HSA accounts are not eligible). The Program is not available for business accounts.

Cancelling or reversing a posted debit card transaction will not remove the corresponding transfer to your 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.

You may cancel your participation in the ChangeUp program at any time by opting-out of the program through the ChangeUp enrollment and Tools option in Online banking or by contacting any Member Service Representative on the phone or in any one of our branches.

Ineligible transactions include checks, ACH, ATM, or any other non-debit card payments.

Meridian Trust reserves the right to cancel or modify the program at any time without prior notice.