



## **Addendum to Membership Agreement**

### **Regarding Redstone Round Up Program Terms and Conditions**

This Addendum to your Membership Agreement ("Agreement") with Redstone Federal Credit Union ("RFCU") is made part of that Agreement and describes additional terms and conditions of the Redstone Round Up Program (the "Program"). By requesting enrollment or by participating in the Program, you agree to the terms and conditions set forth herein. When enrolling in the Program, you will specify a Checking Account that you own and a Brighter Day Savings Account (the "Savings Account").

Starting from your enrollment in the Program, RFCU will round up debit card transactions, including those initiated by any joint owner(s), associated with your specified Checking Account to the nearest dollar amount and transfer the difference from your Checking Account to the specified Savings Account. You will be able to track all of your transfers under the Program in Online Banking daily and through your monthly statement.

RFCU will combine the differences from purchases that post to your Checking Account each day and make a single transfer to the Savings Account. The transfers for some purchases may take up to two business days to complete. If the transfer to the Savings Account would bring your Checking Account's balance to less than \$0.01, then that day's transfer will be canceled, and the differences from purchases that posted to your Checking Account on that day will not be transferred. A transfer being canceled will not remove you from enrollment in the Program. If any debit card transaction is subsequently cancelled or reversed, the corresponding transfer to the Savings Account will not be reversed, and the transferred funds will remain in the Savings Account.

We may cancel the Program or any transfer under the Program without prior notice at any time for any reason. Enrollment in the Program is only available to members of RFCU who have a personal RFCU checking account and a debit card associated with that checking account. Business, trust, and estate checking accounts are not eligible. ATM transactions are not included in the Program.

If you receive a new debit card for your Checking Account after enrollment, your enrollment in the Program will continue. There is no need to re-enroll in the Program. If your Checking Account or the Savings Account is closed, your enrollment in the Program will be canceled. You may cancel your enrollment in the Program at any time by clicking on the "Finances" tab and then "Round Up" inside online banking or by contacting RFCU.