



# ROUND-UP



Centris Round-Up\* is an easy way to increase your savings without even thinking about it. When you enroll, every purchase made with your Centris Visa® debit card will be rounded up to the nearest U.S. whole dollar. The round-up amount will then be transferred from your checking account to your savings account. So, if your purchase is \$25.95, the round-up transfer amount from your checking account will be \$0.05. Or, if your purchase is \$25.00, your round-up transfer amount will be \$1.00.

## Getting Started Is Easy!



### ENROLL

Visit the nearest Centris branch or give us a call at **800-334-2328** to start saving!



### SPEND

Make purchases with your debit card!



### SAVE

Watch your savings begin to add up with every purchase!

***Spend And Save — It's That Simple!***



Provided below are additional details regarding Centris Round-Up:

- Round-up transfers will occur as soon as the transaction posts to your account.
- Every purchase made with your Centris Visa® debit card will be rounded up to the nearest U.S. whole dollar. The round-up amount will then be transferred from your checking account to your savings account.
- If you do not have sufficient funds available, the round-up transfer will not occur. This includes transactions covered by Centris Courtesy Pay.
- The program applies to all debit cards on the named account and cannot be limited to just one debit card on the account.
- The owner must be the same on both the savings and checking account.
- The round-up will not occur on ATM transactions, reoccurring debit card transactions and bill payment transactions.
  - For example, a reoccurring gym membership payment may be processed as a bill pay or reoccurring debit card transaction; therefore, the round-up transfer will not take place.
- If a debit card purchase is disputed, canceled or reversed, such as a returned purchase, the corresponding round-up transfer will remain in your selected savings account. The round-up transfer will not take place for credit or adjustment transactions.
- Restricted accounts are not eligible to enroll in Centris Round-Up.
- If the receiving savings account is closed for any reason, the transfer will not occur, and a new transfer must be established.

Once you've enrolled in Centris Round-Up, if you would like to change the receiving savings account or if you need to cancel your enrollment, stop into your nearest Centris branch location, send us a secure message through online banking or give us a call to chat with one of our experts at 800-334-2328, and we'll be happy to assist you.

\*Centris Round-Up is governed by the terms and conditions stated in the Membership Agreement and Disclosures, the Truth-in-Savings Rate Schedule and the Fee Schedule. Centris reserves the right to cancel or modify Centris Round-Up at any time. Centris will give advance notice of changes if required under applicable law. Centris Round-Up does not apply to business accounts.