



CSD Credit Union
 PocketChange Visa® Debit Card
 Round-Up Program



Doesn't it seem like it's easier to spend money than to save it? Now, you can save as you spend. With CSD Credit Union's PocketChange program, every time you use your debit card to buy gas, groceries, or go to the movies, we will round up your purchase to the next whole dollar and deposit the difference into your CSDCU primary share savings account.

You spend:	Rounded up and transferred to savings:	Amount charged to checking account:
\$34.10	\$0.90	\$35.00
\$5.25	\$0.75	\$6.00
\$16.50	\$0.50	\$17.00
Deposited to savings:	\$2.15	



CSD Credit Union PocketChange Account Disclosure

Requirements to participate:

1. You must have a CSDCU checking account w/ e.statements
2. You must have a CSDCU Visa® Debit Card
3. You must sign enrollment form
4. All debit cards on checking account will be enrolled in program

When you enroll in CSDCU's PocketChange program, Visa® Debit card purchases made on your checking account will be rounded to the next whole dollar. The difference will be transferred to your share savings account (Suffix A only).

Purchases will appear as usual, for the exact amount of the transaction. Each day a purchase posts to your account, your round-ups will be totaled and debited from your account as one transaction at the end of the business day. You can keep track of this round-up transaction as a separate transaction in your checkbook, or write down the "rounded-up" transaction amount as one entry. Keeping track will help you keep your checkbook balanced, and avoid overdrawing your accounts.

If there is not sufficient funds available in the checking account, or if any transaction has overdrawn the checking account, the PocketChange round-up transaction will not take place. If your debit card transaction is cancelled or reversed, such as a returned item, the original amount rounded-up will remain in your savings account.

CSDCU reserves the right to cancel or modify the PocketChange program at any time. Fees and charges may be assessed against your account if overdrawn. CSDCU is not responsible for the round-up transfer on a day, following or subsequent days that causes an insufficient fund. Please see CSDCU fee schedule for list of current fees.

PocketChange Debit Card Round-up Program Enrollment form

New Enrollment Cancel Enrollment Account/member # _____
 Email address for e-statements _____

Name: _____

Address: _____

Phone #: _____

Signature: _____

Mail originals to: CSD Credit Union Fax to: 816-966-8743
 8510 E Bannister Rd
 Kansas City, MO 64134 or drop off at branch

The PocketChange program makes it easy to save, and your pockets will weigh a lot less!