



Change It Up

Debit card savings program Terms & Conditions

1. Requirements for participation in the Change It Up debit card savings program:
 - You must have an Independent Bank checking account and debit card
 - Program is not available for business, money market, or health savings accounts
 - Funds may be credited to any Independent Bank checking or savings account regardless of ownership
 - You must enroll and agree to the Terms & Conditions of the program

Please allow up to three business days for *Change It Up* program activation.

2. Upon enrollment in *Change It Up*, every qualifying debit card transaction associated with a designated checking account (sending account) will be rounded up to the next whole dollar and transferred to a designated checking or savings account (receiving account). If an enrolled checking account has multiple debit cards, all qualifying transactions from those cards will initiate transfers to the receiving account.

Qualifying debit card transactions include both signature- and PIN-based transactions, including online purchases and automatic or recurring bill payments paid with your debit card. ATM transactions do not qualify.

3. When multiple qualifying debit card transactions post the same day, the amounts of all *Change It Up* transfers will be added together, appearing as one debit and one credit in the corresponding accounts. The *Change It Up* transfer will post to each designated account at the end of the business day and will have a description in each designated account of "Change It Up"

If on a business day there are insufficient available funds in the sending account, or if any transaction has overdrawn the account, Independent Bank will not transfer the *Change It Up* transaction.

Example:

- John Smith sets up *Change it Up* with one of his personal accounts directing the funds to be deposited into Jane Doe's savings account
 - John Smith performs three transactions on Thursday, debiting his personal account \$1.86, \$0.95, and \$0.25 cents.
 - On Friday a transaction will debit his account for the combined amount of \$0.94 (a total sum from the rounded up amounts of \$0.14, \$0.05, and \$0.75) with the description of "*Change It Up*".
 - On the same Friday, an amount of \$0.94 will credit Jane Doe's savings account with the description of "*Change It Up*".
4. If the qualifying debit card purchase is subsequently canceled or reversed, such as through a returned purchase, the corresponding *Change It Up* transfer will remain in the receiving account. Credit/refund transactions or adjustment transactions are not qualifying transactions.
 5. If the designated receiving account is closed or at a zero balance, the *Change It Up* transaction will not be completed.
 6. Independent Bank reserves the right to cancel or modify the *Change It Up* debit card savings program at any time without prior notice.
 7. To cancel your participation in this program or make changes to designated accounts or transfer amounts, stop by your local Independent Bank location or send a secure email through your online banking profile.



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Type of request:

New enrollment Cancel enrollment Change enrollment

Designated checking (sending account) account holder information:

Name: First Middle initial Last Suffix

Change It Up designated accounts:

All debit cards associated with the checking account indicated below are enrolled in the *Change It Up* program. Transfers may be directed to one account only.

Enroll checking account number (sending account):

Post transfers to account number (receiving account):

Receiving account holder information (if different than sending account holder information):

Name: First Middle initial Last Suffix

Signature:

By signing below, I agree to and acknowledge receipt of the *Change It Up* debit card savings program Terms & Conditions.

Account holder signature

Date

Account holder name (printed)
