



## Additional Terms and Conditions for Easy Saver Program & Easy Saver Share Account

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This document amends and supplements Part III (Electronic Funds Transfers) of your Membership and Account Agreement to provide additional terms and conditions applicable to the Easy Saver Program. It also amends your Personal Rate Schedule, Personal Fee Schedule and Truth in Savings Disclosures to provide additional terms and conditions for the Easy Saver Share Account. The Easy Saver Program involves the use of your Visa Debit Card and an associated Easy Saver Share Account. Additional information on rates and terms for the Easy Saver Share Account is contained in the current Personal Rate Schedule, Personal Fee Schedule and Truth in Savings Disclosures.

### Easy Saver Program Terms

1. After your enrollment in the Easy Saver Program is complete, iQ Credit Union ("iQcu") will post the exact amount of any purchases made using your Visa Debit Card to your checking account. At the end of each day, iQcu will calculate the difference between each purchase amount and the next highest whole dollar amount (the "round up" amount). The aggregate of all round up amounts on your checking account for one single day is the "daily round up" amount. iQcu will transfer the daily round up amount from your checking account to your Easy Saver Share Account at the end of each day (the "daily round up transfer").
2. For any day that you do not have sufficient available funds in your checking account for a transaction, or your checking account is overdrawn, we will not calculate the round up amount for transactions posted on that day and we will not make a daily round up transfer for that day.
3. Once a transaction has been rounded up and posted, the daily round up transfer will not be reversed, even if the original purchase transaction is cancelled or reversed. Credit or adjustment transactions posted to your checking account will not be rounded up and will not affect the daily round up transfer for that day.
4. iQcu may cancel or change the Easy Saver Program at any time.

### Easy Saver Match Program Terms

1. Subject to the terms and conditions outlined below, iQ Credit Union will match 5% of the amount of daily round up transfers posted to your Easy Saver Share Account (the "Easy Saver Match" amount) after your enrollment in the Easy Saver Program.
2. You must be enrolled for electronic statements of your share and checking statements in order to be eligible for the Easy Saver Match Program. If you are not enrolled for electronic statements at any time during a quarter, you will not be eligible for any Easy Saver Match amount for that quarter.
3. The Easy Saver Match amount will be posted at the end of each calendar quarter. The Easy Saver Match amount will be calculated on the amount of daily round up transfers during the quarter or the balance in the Easy Saver Share Account at the end of the quarter, whichever is less. Thus, if you withdraw funds before the end of the quarter, you may forfeit your match for the amount withdrawn. The amount of the Easy Saver Match amount will not exceed \$300.00 per calendar year.
4. If you close your Easy Saver Share Account before the Easy Saver Match amount is posted, you will not receive the Easy Saver Match amount.
5. iQcu may cancel or change the Easy Saver Match Program at any time.

### Easy Saver Share Account – Additional Terms

1. No deposits may be made to your Easy Saver Share Account except by daily round up transfers and Easy Saver Match amount postings.
2. Easy Saver Share Accounts are not accessible by ATM or Debit Card and are not available for ACH credit or debit transactions.
3. Easy Saver Share Accounts are not available as overdraft protection for any other account.

### Example of the Easy Saver Program

After completing the enrollment process for the Easy Saver Program, you use your iQcu Visa Debit Card to purchase a music CD for \$16.23, which will appear as a \$16.23 debit on your statement. On the same day as your music purchase, you use your iQcu Visa Debit Card to purchase a pair of shoes for \$86.55, which will appear as a \$86.55 debit on your statement. At the end of the day, iQcu calculates a round up amount of .77¢ for the CD purchase ( $\$16.23 + .77¢ =$  next highest whole dollar) and .45¢ for the shoe purchase, which equals \$1.22 (.77¢ + .45¢) for the daily round up amount. iQcu will perform a daily round up transfer of \$1.22 from your checking account, which will appear as a debit on your statement, to your Easy Saver Share Account, which will appear as a credit on your Easy Saver Share Account. Since you have electronic statements of your account, iQcu will post the Easy Saver Match amount of .06¢ ( $\$1.22 * 5\% = .06¢$ ) as a credit to your Easy Saver Share Account at the end of the quarter.