

**ROUNDUP & SAVE CHECKING ACCOUNT
ROUNDUP SAVINGS ACCOUNT
FREQUENTLY ASKED QUESTIONS**

What is Security Savings Bank's RoundUp & Save checking account?

The RoundUp & Save checking account works in conjunction with your RoundUp Savings account to automate your savings habits. Use your Security Savings Bank debit card to make a purchase, and the amount will be rounded up to the nearest whole dollar amount. The round up amount is then automatically transferred from your checking account into your RoundUp Savings account.

What do I need to do to get started with the RoundUp & Save checking and savings?

Simply open a new RoundUp & Save checking account and RoundUp Savings account, get an instant issue debit card, and the RoundUp transfers will begin with your first debit card purchase transaction! If you have an existing account at Security Savings Bank, contact a savings counselor to discuss the option of changing to the RoundUp & Save checking.

Do all purchases made with my debit card get rounded up?

Yes. All purchases made with your Security Savings Bank debit card are included in the RoundUp & Save program. You can use your PIN, sign for the purchase, or make an internet purchase and all amounts will be rounded up to the next whole dollar amount. If your purchase amount totals to a whole dollar amount before any rounding occurs, no amount is transferred to the RoundUp Savings account. Please note: no round up transaction will take place if the checking account balance is zero or negative, or will become zero or negative after the round up transaction.

How often do the round up amounts get transferred to my RoundUp Savings?

A separate transaction for the round up amount will be transferred from RoundUp & Save checking to RoundUp Savings during overnight processing on the day the transaction took place. Weekend and holiday processing may vary slightly from this schedule.

I use more than one debit card. Will all cards benefit from the round up?

Each transaction with a debit card associated with the RoundUp & Save checking account will be rounded up for the automatic transfer, no matter how many debit cards are used.

Can I designate which savings account receives the round up funds?

The RoundUp Savings account must be used. Sorry, transfers cannot be made to any other savings accounts.

What will happen if I receive a refund through my debit card?

Refunded, cancelled or returned debit card transactions do not affect the already transferred round up amount. The round up amount from the original debit transaction will remain in your RoundUp Savings account.

What interest rate do I earn on my RoundUp and Save checking account and my RoundUp Savings Account?

The RoundUp & Save checking account does not earn interest. The RoundUp Savings account earns an exceptional rate of interest on balances up to \$5,000. Please see the interest rate schedule for rates.

Do the RoundUp & Save checking account and RoundUp Savings account have any fees?

The RoundUp and Save checking account does not have a monthly fee when eStatement delivery is chosen. If you choose to receive paper statements, the RoundUp & Save checking account has a monthly paper statement delivery fee of \$5, which is waived for maintaining a minimum balance of \$2,500 in the account.

The RoundUp Savings account has no monthly service fee unless the balance drops below \$25 at any time during the month. If the balance drops below \$25, a monthly service fee of \$2 is charged at the time the statement is generated.

Security Savings Bank reserves the right to cancel or modify the Debit Card RoundUp feature without prior notice.