

Debit Round Up Online Enrollment Disclosures

Build your savings with Debit Round Up! This program is available to Centra's Consumer Members. Use your Centra Debit Mastercard® Card to make everyday purchases (excluding ATM and cash advance transactions) and round up the change to the nearest whole dollar amount. The difference will automatically transfer from your Checking account to your Member Loyalty account at the start of each calendar day.

I authorize Centra Credit Union to add Debit Round Up to the designated Checking account, which has a Centra Debit Mastercard® Card tied to it. This authorization will apply to all Centra Debit Mastercard® Cards connected to the Checking account. All rounded up funds will be transferred to the Member Loyalty account. If you are the tax reported owner on more than one Member Loyalty account, the rounded up funds will be transferred to the oldest account/lowest account number. You may enroll in this service at any time through online banking, visit any Centra location, or call us at 1-800-232-3642.

By enrolling in this service, you understand that the round up transfers will not be posted immediately, but will be totaled daily and posted as a single transfer from your Checking account to Your Member Loyalty. These transfers will only happen at the start of each calendar day. You further understand that on any given day if your Checking account does not have sufficient funds, the round up transfer will not occur. In the event any Centra Debit Mastercard® Card purchase is canceled or reversed after the round up transfer has occurred the corresponding transfer will remain in your Member Loyalty account. You may cancel this authorization at any time through online banking, visit any Centra location, or call us at 1-800-232-3642. You understand and agree that Centra Credit Union may cancel or modify the Debit Round Up service at any time without prior notice to you.