

Step Up Debit Card Program Frequently Asked Questions



TRUE NORTH
FEDERAL CREDIT UNION

What is Step Up?

This is a program where every debit card purchase you make gets rounded up to the next full dollar and transfers this amount to your savings.

For example: If you make a purchase for \$25.00 dollars, you will see a Step Up transfer for \$1.00. Likewise, if you make a purchase for \$24.95, you will see a Step Up transfer for \$0.05.

Can anyone sign up?

You must have a checking account and a debit card as well you must designate an account for the transfer to deposit to.

What if I do not have enough money for a round up transfer?

If there are insufficient funds for the Step Up transfer, it will not occur. Purchases with your card will be subject to all courtesy pay and overdraft rules. See fee schedule for associated overdraft fees.

Is there a fee?

No. There no fee for the program

Can I take the money out of my savings account later?

The Step Up funds transferred to your savings will be available for withdrawal like any other funds.

Can I put the Step Up transfer in any account I want?

Yes! However, if you designate an account that you are not an owner on, the funds once transferred will no longer be accessible to you.

I have a joint account, does this affect the joint's card?

Yes! Any debit cards associated with the checking account will be enrolled in the program and result in Step Up transfers from debit card purchases.