

DEBIT CARD STEP UP



TRUE NORTH
FEDERAL CREDIT UNION

When you enroll in the Step Up program, we round up each debit card purchase to the next full dollar and transfer it to a share account of your choosing. This includes whole dollar transfers for even transaction amounts. For example: If you make a purchase for \$25 dollars, you will see a Step Up transfer for \$1. Likewise, if you make a purchase for \$24.95, you will see a Step Up transfer for \$.05.

If you do not have sufficient funds available, the transfer will not occur.

This transfer occurs when the purchase transaction posts to your account; and shows as Step Up on your statement. If your purchase is subsequently reversed, the transfer will remain in the designated round-up receiving account.

You may designate any share or checking account of your choosing. You will need to know the account number and share ID you wish to make the deposit to. If you designate an account which you do not have ownership, you will not have access to the transfer funds once they are deposited. If at any time you wish to change the receiving account designation, written instruction will be required. If the designated account is closed for any reason, the transfer will not occur and a new form will need to be completed to continue to participate in the program.

The round up applies to all debit cards on a given checking account. Replacement/reissue card and joint card purchases will also result in round-up transfers. Previously authorized and recurring card transactions which post after your enrollment in the Step Up program, will be subject to the Step Up transfer.

You may cancel at any time by calling us at 907.523.4700 or writing us at PO Box 34157 Juneau, AK 99803.

Yes, I would like to opt-in to the Step Up program for cards linked to:

Acct #: _____

Please transfer my Step Up transaction amounts to the following:

Acct #: _____ Share ID: _____

Member signature _____ Date: _____