



Account Disclosure
SaversEdge®

Integrated with
Local Advantage PLUS checking



SaversEdge® is a component of Local Advantage PLUS checking.

SAVERSEDGE® DEBIT/SPENDING CARD ROUND-UP SAVINGS PROGRAM:

1. When you enroll in the SaversEdge® Debit Card Round-Up Savings Program, Community First Credit Union ("Credit Union") will round-up the amount of any debit card purchases associated with your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase amount from your checking account to your SaversEdge® Share Account.
2. The Credit Union will aggregate the rounded up amounts from purchases that post to your checking account each business day and make a single transfer ("daily round-up transfer") at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round up purchases posted on that business day and we cancel the daily round-up transfer for that day.
3. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in the SaversEdge® Share Account. Credit transactions or adjustment transactions will not be rounded-up.
4. The Credit Union reserves the right to cancel or modify the SaversEdge® Debit Card Round-Up Savings Program at any time.

SAVERSEDGE® DEBIT/SPENDING CARD MATCH PROGRAM:

1. The Credit Union will match 5% of the daily round-up transfers that post to the SaversEdge® Share Account.
2. To receive the Credit Union Match ("CU match"), you must have the Local Advantage PLUS checking account.
3. The CU match amount will be credited to the SaversEdge® Share Account at the end of each month based on the accumulated round-up contributions for that month or the balance in the account at the end of the month, whichever is less.
4. The annual cap on the CU match amount is \$300.
5. The annual amount of the CU match will be reported to the IRS on Form 1099-MISC.
6. The Credit Union reserves the right to cancel or modify the SaversEdge® Debit Card Match Program at any time.
7. If you close your SaversEdge® Share Account before the CU match amount is posted to the share, you will not receive the CU match for that month.

MINIMUM BALANCE REQUIREMENTS:

1. There are no minimum balance requirements to open or maintain this share account

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FEE INFORMATION:

1. Fees and charges may be assessed against your account. See the accompanying Fee Neutral Schedule for current fees.

NATIONAL CREDIT UNION SHARE INSURANCE FUND:

Member accounts at the Credit Union are federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency.

WITHDRAWAL RESTRICTIONS:

The Credit Union reserves the right, at any time, to require Members to give, in writing, not less than seven (7) days notice of intention to withdraw the whole or any part of the amounts so paid in the Member's SaversEdge® Share Account. No Member may withdraw shareholdings that are pledges as required on secured loans without written approval, except to the extent that such shares exceed the Member's total primary and contingent liability to the Credit Union. No Member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is a co-maker, endorser, or guarantor are delinquent, without written approval.

TRANSACTION LIMITATIONS:

1. Deposits other than the daily 'SaversEdge®' transfer and monthly match are not permitted on this Share Account.
2. ATM/Debit Card transactions are not permitted on this share account.
3. ACH deposits and withdrawals are not permitted on this share account.
4. Funds in the SaversEdge® Share Account cannot be used as overdraft protection for any other share account.
5. During any calendar month, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of telephonic or electronic instruction. No more than three of the six transactions may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the Credit Union.

OTHER TERMS AND CONDITIONS:

1. Changes in the terms and conditions of this account may be made at the discretion of the Credit Union. The Credit Union will give you advance notice of changes if required to do so under applicable law.
2. By opening an account and signing the Membership Agreement, you acknowledge that you have received and agree to the additional terms and conditions as stated in the Membership and Account Agreement, Fee Schedule and Rate Sheet, which are incorporated by reference into this Disclosure.



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