

## SAVE YOUR CHANGE FAQ's

- Q. What do I need to enroll in the Save Your Change savings program?
- A. To enroll in the Save Your Change savings program, you will need a Cornerstone Bank checking account and savings account, as well as a Cornerstone Bank debit card. If you already have all three, you can enroll now and start saving today.
- Q. After I sign up for the Save Your Change savings program, when will the money transfer from my checking to Save Your Change savings begin?
- A. You will begin seeing your savings round-ups, or additional \$1-\$5, within two business days of enrolling in the Save Your Change program.
- Q. How often are my round-ups transferred to my savings account?
- A. The round-ups from your debit card purchases are accumulated and transferred daily from your checking account to your savings account. The total transfer will be displayed daily as a single transaction on your savings statement. However, if you do not have sufficient available funds in your checking account or if any transaction has overdrawn your Checking Account on a business day, we do not round up purchases posted on that business day and we cancel the Save Your Change transfer for that day.
- Q. If I have a joint checking account, and both owners have debit cards, will Save Your Change apply to both cards?
- A. Yes. When you sign up for the Save Your Change program, enrollment applies to all debit card transactions tied to the checking account. You cannot have only one debit card enrolled in the Save Your Change program.
- Q. Does Save Your Change work any differently if I choose "Debit" (and enter a PIN) or "Credit" (and sign my name) at the store?
- A. All debit card transactions will result in a Save Your Change contribution except if the transaction ends in \$.00. However, if you sign up to add \$1-\$5 to each transaction, this will still occur on all debit card transactions.
- Q. What if I return an item that I purchased with my debit card? What will happen to my debit card round-up transfer?
- A. If your debit card purchase is subsequently cancelled or reversed (for example, through a returned purchase), the corresponding daily round-up transfer will

remain in the savings account. Credit transactions or adjustment transactions will not be rounded up.

Q. What if I overdraw my checking account?

A. A daily transfer will not occur in any of the following situations:

- A negative balance already exists
- The transfer will create a negative balance (i.e. will overdraw your account)

Q. How can I keep track of my Save Your Change savings?

A. You can view your Save Your Change round-ups by viewing transaction history for your savings account through personal online banking or on your savings account statement.

Q. How do I stop my Save Your Change savings program?

A. If you want to stop your Save Your Change savings program, visit a local Cornerstone Bank or contact one of our customer service representatives at 800-642-6608. Customer service representatives are available Monday through Friday from 8 a.m. to 5 p.m.