

**Fort Community Credit Union
Change Up Savings Program**

Requirements for Change Up Savings Program

1. Must be a member of FCCU with the following services:
 - a. FCCU Checking Account
 - b. FCCU MasterCard Debit Card
 - c. FCCU Change Up Savings Account
 - d. E statement

How to enroll:

1. Call or visit any FCCU location.
2. Go to www.fortcommunity.com and complete the online application.

Change Up Savings Program Disclosures

When you enroll in FCCU's Change Up Savings Program, MasterCard Debit card purchases made by you or a joint owner of your membership account will be rounded up to the next whole dollar amount. The difference between the purchase amount and the next whole dollar will be deposited to your Change Up Savings account.

If your MasterCard Debit card purchase is subsequently returned, cancelled or reversed, the corresponding Change Up Savings transfer will remain in your Change Up Savings account.

There is no service charge for this account.

Dividends are calculated on daily balance and compounded and credited to your account quarterly.

The dividend rate and annual percentage yield may change at our discretion.

Rates are available in the credit union lobby.

Account Limitations. No deposits are permitted to the Change Up Savings account. Only Change Up transfers are allowed into this account.

We may cancel the Change Up Savings program at any time. Change Up Savings is only available on MasterCard Debit card purchases linked to your FCCU checking account.