



MID AMERICAN CREDIT UNION

Boost Your Savings

OPT-IN FORM AND DISCLOSURE

Mid American Credit Union now offers a “Boost Your Savings” program. Upon enrollment, the credit union will round up your VISA point of sale debit card purchases (excludes ATM and cash advance transactions) to the nearest dollar and transfer the difference from your checking account to your Mid American savings account on the same member number. We may cancel or modify the “Boost Your Savings” program at any time without prior notice. “Boost Your Savings” is not available on business debit cards and HSA debit cards.

Mid American will aggregate the round-up from point of sale purchases that post to your checking account each business day and make a single transfer (“Boost Your Savings” transfer) at the end of the business day. This transfer will reduce the funds available for future transactions. If on the business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, purchases posted on that day will not be rounded up, and we cancel the “Boost Your Savings” transfer for that day. If your point of sale transaction is reversed any day after the initial post date, the corresponding “Boost Your Savings” transfer will remain in the savings account.

By opting-in to “Boost Your Savings” all point of sale transactions done by any active debit card on the account will be eligible for the “Boost Your Savings” program.

Opt-In Authorization

I would like to participate in Mid American Credit Union “Boost Your Savings” program.

Member Name _____

Member Number _____ Checking Share Number _____

Savings Share Number _____

Member Signature

Date