

DEBIT CARD TRANSACTION ROUND-UP PROGRAM

By submitting an Empower Credit Union Debit Card Round-Up Program Enrollment Form ("Enrollment Form"), I hereby request Empower Credit Union to enroll the checking account designated on the Enrollment Form.

When you enroll in the Program, Empower Credit Union ("ECU") will round up the amount of any debit card purchase made using a debit card associated with the enrolled Checking Account to the nearest whole dollar, and transfer that amount to your Change for Charities Savings account ("Savings Account"). Example: You make a purchase for \$5.37. At the end of the day ECU will round that amount up and transfer \$0.63 at the end of each business day.

Participation in the Debit Card Round-Up Program is at the account level. You cannot enroll or remove individual cards associated with your Checking Account. Enrolling one debit card will enroll all debit cards associated with the account.

You must submit a separate enrollment form for each Checking Account you wish to enroll or remove from the Program. You may enroll one checking account per membership.

After you have enrolled in the Program, purchases made using any debit card associated with Checking Account will be subject to Round-Up activity. ECU will aggregate the Round-Up amounts from all purchases that post to your Checking Account each day and make a single transfer at the end of the day.

Example

Purchase Price	Round Up Amount
\$36.25	\$0.75
\$10.98	\$0.02
\$3.46	\$0.54
Total Transfer	\$1.31

If on any given day your Checking Account does not have sufficient available funds to round up, or if any transaction has overdrawn your Checking Account, ECU will not round up purchases posted on that day. Transfers will resume the following day, or on the next day that sufficient funds are available.

ATM transactions are not included in the Program.

The Program is available to all personal checking accounts, excluding UTMA, Money Market, or Business/Organizational accounts.

If a debit card purchase is subsequently canceled or reversed, the corresponding transfer will remain in your Savings Account.

If you receive a new debit card due to your current card being lost, stolen, or reissued, your participation in the Program will continue. There is no need to re-enroll in the Program.

You may cancel your participation in the Program at any time by submitting a Cancellation Form that can be provided by request. Please note that it may take up to 3 business days to process your request.

The Program is available only on a debit card associated with Checking Account enrolled in the Program. Purchases made using checks, ACH, or other means of payment do not qualify for participation in the Program.

CHANGE FOR CHARITIES ACCOUNT

Please refer to the Primary Savings Truth and Lending for details on the Change for Charities account.

Funds will be in the members control at all times and can be transferred at any time in accordance to REG D. On December 1 of each year, the available balance will be withdrawn and donated to the charity designated by the member on the Enrollment Form, if applicable.