

MAX CREDIT UNION
Account Disclosure for MAX Round Up Debit Card Program
Effective January 1, 2020

When you enroll in the MAX Round Up Debit Card Program, MAX Credit Union will round-up the amount of any debit card purchases associated with your MAX checking account to the next whole dollar amount, and transfer the amount in excess of the purchase amount from your checking account to your selected Share, Club or the Elevate Money Market Account.

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 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.

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 selected Share, Club or the Elevate Money Market Account. Credit transactions or adjustment transactions will not be rounded up.

The Credit Union reserves the right to cancel or modify the MAX Round Up Debit Card Program at any time.