

NESC Credit Union Round-Up Program Disclosure

Overview

NESC Credit Union's Round-Up Program allows members to automatically round up eligible debit card transactions to the nearest whole dollar. The difference between the transaction amount and the rounded amount is transferred to your designated savings account, helping you build savings with everyday purchases.

Program Details

- **Eligibility:** This program applies to debit card transactions made from your checking account.
- **Round-Up Amount:** Each eligible transaction is rounded up to the next whole dollar. For example:
 - \$3.65 purchase rounds up to \$4.00, transferring \$0.35 to savings
 - \$9.10 purchase rounds up to \$10.00, transferring \$0.90 to savings
- **Transfer Timing:** Round-up transfers are processed on a per-transaction basis.
- **Account Designation:** Rounded-up funds will be deposited into your designated savings account.
- **Fees:** There are no fees associated with the Round-Up Program. Standard account and transaction fees may still apply per NESC Credit Union's fee schedule.
- **Opting-In:** To participate in the Round-Up Program, you may enroll by visiting a branch, calling 978.688.8800, or sending a secure message through online or mobile banking.
- **Opting Out:** You may opt out at any time by contacting NESC Credit Union.
- **Changes and Cancellations:** NESC Credit Union reserves the right to modify or discontinue the Round-Up Program at any time. Members will be notified as required.
- **Contact Information:** For questions, please contact NESC Credit Union directly.
- **Terms and Conditions:** Participation is subject to NESC Credit Union's Membership and Account Agreement, Truth in Savings, and Electronic Funds Transfer disclosures.

By enrolling in the Round-Up Program, you authorize NESC Credit Union to round up eligible debit card transactions and transfer the difference to your savings account. These transfers will appear on your account statement as a separate entry labeled 'ROUND UP TRANSFER.'

You understand that you are responsible for monitoring your account activity and maintaining sufficient funds. NESC Credit Union may discontinue this feature at any time.