

BOEING EMPLOYEES' CREDIT UNION ("BECU") SAVE-UP TERMS AND CONDITIONS



BECU's Save-Up program is intended to help BECU members save money by automatically transferring money from your BECU Checking Account into your designated BECU Savings or Money Market Account with every posted Debit Card purchase. There are no Save-Up program enrollment or service fees. When you enroll in BECU's Save-Up program, you agree to the following terms and conditions governing the program. We may change these terms at any time and we may notify you of any change either by USPS mail or electronic communication.

Program Eligibility

You must be a Primary Member or Joint Account Holder in good standing with an eligible BECU Checking Account with a linked Debit Card and an eligible BECU Savings or Money Market Account.

Account Eligibility

You may enroll a Debit Card linked to an eligible BECU Checking Account in the Save-Up program. The linked Checking Account must be in good standing and in open status. Business Account, HSA Account and Trust, Fiduciary, Benevolent account ownerships are not eligible for the Save-Up program.

You may designate either your eligible BECU Savings or Money Market Account to receive the Save-Up transfer. The designated Savings or Money Market Account must be in good standing and in open status. Business Account, HSA Account and Trust, Fiduciary, Benevolent account ownerships are not eligible for the Save-Up program.

Transaction Eligibility

Your enrolled Debit Card signature based and PIN based purchases will create a Save-Up transfer from your linked Checking Account to your designated Savings Account when the Debit Card's purchase posts to your linked Checking Account. No Save-Up transfer will be made when the enrolled Debit Card's purchase is authorized, it will only be made when the enrolled Debit Card's purchase posts to your linked Checking Account.

- There will be one Save-Up transfer per posted Debit Card purchase transaction.
- After the enrolled Debit Card purchase posts to your linked Checking Account, the Save-Up transfer(s) to your designated Savings Account will occur at the end of that day.
- Save-Up transfers will not be debited from the designated Savings Account and returned to the linked Checking Account when a posted Debit Card purchase is later returned to the merchant. In other words, if the posted Debit Card purchase is later returned, the Save-Up transfer from the linked Checking Account into the designated Savings Account will not be reversed, but instead the Save-Up transfer will remain in the designated Savings Account.
- No Save-Up transfer will take place if the transfer causes the linked Checking Account's Available Balance to fall below \$100.

Enrollment Process

You may enroll and un-enroll in the Save-Up program in Online Banking.

Your enrollment in the Save-Up program will be effective the following the day. This means you may only start receiving Save-Up transfers the day after you enroll in the program. Your un-enrollment in the Save-Up program will be effective immediately. This means Save-Up transfers that would have otherwise occurred that day, will be cancelled immediately and will not occur at all.

You may enroll a Debit Card linked to an eligible Checking Account and you may designate one BECU Savings Account to receive the Save-Up transfer. Enrolled Debit Card holder must have ownership of both the linked Checking Account and designated Savings Account.

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You may determine the Save-Up transfer amount by selecting from the following options:

- Automatically round up each posted enrolled Debit Card's purchase to the next whole dollar and transfer the excess amount to the designated savings account; or
- Select a Save-Up transfer amount between \$1 and \$5 to transfer to the designated savings account each time the enrolled Debit Card purchase posts to your linked Checking Account.

Changing Your Save-Up Selection

You can change your Save-Up selections, such as your Savings Account designation or the Save-Up transfer amount, in Online Banking. These changes will usually be effective immediately.

Management Of Your Account(S)

Even though Save-Up transfers will not overdraw your linked Checking Account, they will result in a lower available balance. This means that you need to carefully track your purchases and the resulting Save-Up transfers from your linked Checking Account. You are responsible for safely managing your purchases and transfers to maintain sufficient available balances in your BECU accounts.