





SAVE money when you spend money with a Sign & Save account at Interra Credit Union. When you make a signature-based purchase with your Interra debit card, the credit union will bump-up your transaction to the next whole dollar and deposit the difference into your Sign & Save savings account.

You'll earn MORE with every purchase! When you sign up for Sign & Save, Interra will match 25% of your bump-ups on purchases you make for the first 30 days the account is open. After that, you'll get a 5% match. And you'll earn EVEN MORE with a higher dividend rate than regular savings. It all adds up to benefit you, an Interra saver.

Sign & Save—save more and earn more

	You make a signature-based purchase with your Interra debit card	Interra bumps-up the difference and transfers the change to your Sign & Save savings account	The total amount withdrawn from your checking account
	\$23.49	\$.51	\$24.00
	\$6.22	\$.78	\$7.00
	\$51.87	\$.13	\$52.00

What is a signature-based debit card transaction?

Transactions process one of two ways with your debit card. One is PIN-based, when you enter your 4-digit PIN. All other transactions are considered “signature-based,” whether you actually sign or not. Frequently, for example, a debit card transaction at a service station is a “signature-based” transaction, but you don’t actually sign the receipt.

Debit or credit?

A signature-based debit card transaction processes through the MasterCard® system, even though the funds are withdrawn from your checking account. If you want a signature-based transaction, always choose “credit.”

Sign & SAVE

You Sign – You Save – WE PAY!



Sign Up TODAY!

Member name: _____

Member number: _____

Mailing address: _____

City: _____

State: _____ Zip: _____

Phone: _____

E-mail address: _____

By signing below, the undersigned:

- Requests the described services and agrees to the terms and conditions governing the services, including any fees and charges as set forth in the Credit Union's fee schedule.
- Acknowledges receipt of agreements and/or disclosures applicable to the account or services requested.
- Understands that the terms of this additional account and/or service are governed by the terms and conditions applicable to the existing Membership Account Agreement, as amended from time to time, including but not limited to account ownership.
- Certifies that all information is accurate and complete.

Member/Accountholder signature:

Date: _____

Will I be able to see the bump-up right away?
It depends how soon your signature-based transaction posts to your checking account. The bump-up will post at the end of the day the transaction posts to your account.

When do I get paid for the “matches” and dividends?

The “match” amount will post to your Sign & Save savings account at the end of each calendar quarter – March, June, September and December. Dividends are calculated daily, and are also posted to your account at the end of each calendar quarter.

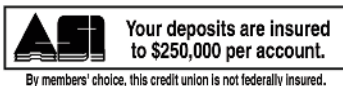
How will the transactions appear on my statement?

Purchases will appear as the exact amount of the transaction. At the end of each day, the bump-ups will be totaled and automatically transferred from your checking account as one amount to your Sign & Save savings account.

For complete account information, please refer to the “Truth-in-Savings Disclosure – Sign & Save share savings account.”



PO Box 727 • Goshen, IN 46527
574.534.2506 • 888.432.2848
interracu.com



Truth-in-Savings Disclosure Sign & Save share savings account

Sign & Save debit card savings program:

1. When you enroll in the Sign & Save debit card savings program, the amount of any signature based debit card purchase associated with your checking account(s) will be increased (bumped-up) to the next whole dollar amount. Interra Credit Union (Credit Union) will then transfer the amount in excess of the purchase amount from your checking account(s) to your Sign & Save share savings account.
2. The Credit Union will aggregate the bumped-up amounts from purchases that post to your checking account(s) each business day and make a single daily transfer (“Sign & Save 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, the Credit Union will not bump-up purchases posted on that business day and will cancel the Sign & Save transfer for that day.
3. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily transfer will remain in the Sign & Save share savings account. Credit transactions or adjustment transactions will not be bumped-up.
4. The Credit Union reserves the right to cancel or modify the Sign & Save debit card savings program at any time.

Sign & Save debit card match program:

1. The Credit Union will match 25% of the daily bumped-up transfers that post to the Sign & Save share savings account during the first 30 days after enrolling in the program.
2. Thereafter, the Credit Union will match 5% of the daily bumped-up transfers that post to the Sign & Save debit card savings account.
3. To receive the Credit Union match, you must be enrolled in the Sign & Save debit card savings program at the time the match is posted.
4. The match amount will be credited to the Sign & Save share savings account at the end of each calendar quarter based on the accumulated bump-up transfers for that calendar quarter or the balance in the account at the end of the calendar quarter, whichever is less.
5. The annual cap on the Credit Union match amount is \$250.00.
6. The annual amount of the Credit Union match will be reported to the IRS on Form 1099-INT.
7. The Credit Union reserves the right to cancel or modify the Sign & Save debit card match program at any time.
8. If you close your Sign & Save share savings account before the Credit Union match amount is posted to the share, you will not receive the Credit Union match for that calendar quarter.

Other terms and conditions:

1. Changes in the terms and conditions of this account may be made at the discretion of the Credit Union. The Credit Union will give you advance notice of changes if required to do so under applicable law.
2. This Truth-in-Savings Disclosure supplements the other terms and conditions applicable to all accounts as set forth by the Credit Union and amended from time to time, which you have previously received and agreed to.
3. The Sign & Save share savings account may not be used for overdraft protection.

Rate information – The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the Credit Union Board of Directors or such authorized officers.

Compounding and crediting – Dividends will begin to accrue on the business day the bump-up transfer is posted or you deposit cash, checks and other noncash items into your account. Dividends will be compounded and credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements – There are no minimum balance requirements to open or maintain this share account.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction limitations – “During any statement period, you may not make more than six (6) convenient withdrawals or transfers to another credit union account of yours or to a third party. Convenient withdrawals or transfers include: preauthorized or automatic transfers (such as overdraft protection transfers or bill payments deducted directly from your savings account), telephonic transfers (telephone, fax, online or mobile banking) and transfers by check, draft, debit card or similar order to a third party.”

Sign & SAVE



You sign - You save - We pay

