



Adventure Credit Union Spare Change Share Account Disclosure

Spare Change Debit Card Round-Up Savings Program

1. When you enroll in the Spare Change Debit Card Round-Up Savings Program, Adventure Credit Union ("Credit Union") will round-up the amount of any debit card purchases associated with your Checking Account to the next whole dollar and transfer the amount in excess of the purchase amount from your Checking to your Spare Change Share Account.
2. 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 (daily lump sum transfer) at the end of the business day.
3. 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 aggregate round-up transfer for that day.
4. 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 Spare Change Account. Credit transactions or adjustment transactions will not be rounded-up.
5. ATM withdrawals and fee transactions are not subject to round up transfers.
6. The Credit Union reserves the right to cancel or modify the Spare Change Program at any time.

Spare Change Debit Card Round-Up Match Program

1. The Credit Union will match 25% of the daily round-up transfers that post to the Spare Change Account in the first 60 days after enrolling in the program.
2. After the first 60 days there will be no ongoing match.
3. The Credit Union match amount will be credited to the Spare Change Account at the end of each business day up to a max of \$200 per account.
4. The annual cap on the Credit Union match amount, including the charity option is \$200.00 and based on a calendar year.
5. If you close your Spare Change Account or unenroll you will not receive the Credit Union match for that day.
6. If you close the Spare Change Account and later decide to re-enroll, you will not receive any additional matches.
7. The Credit Union reserves the right to cancel or modify the Spare Change Debit Card Round-Up Match Program at any time.

Transaction Limitations

1. Deposits, other than the daily round-up transfers and quarterly match, are not permitted on this share account.
2. ATM / Debit Card transactions are not permitted on this share account.
3. ACH deposits and withdrawals are not permitted on this share account.
4. Funds in the Spare Change Account cannot be used as overdraft protection for any other share account.

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Dividends, Rates and Balance Requirements

1. The dividend rate for the Spare Change Account, as of August 1, 2023, is 5.870% with an Annual Percentage Yield of 6.000%.
2. Dividends will be compounded quarterly and credited quarterly. For example: The beginning date of the dividend period of the calendar year is January 1 and the ending date of the period is March 31. All other dividend periods will follow this same pattern.
3. The dividend declaration date is the last day of the period and for the example is March 31.
4. If you close your account before dividends are credited you will not receive the accrued dividends.
5. Dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
6. Dividends will begin to accrue on the business day the first roundup transfer is posted to the account.
7. There are no minimum balance requirements to open the Spare Change Account.
8. There is no minimum balance required in the Spare Change Account to earn the stated APY.

Withdrawal Restrictions

The Credit Union reserves the right, at any time, to require members to give, in writing, not less than seven (7) days' notice of intention to withdraw the whole or any part of the amounts so paid in the member's Spare Change Account.

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. By opening an account and signing the Account Card, you acknowledge that you have received and agree to the additional terms and conditions as stated in the Membership and Account Agreement, General Fee Schedule and Rate Sheet which are incorporated by reference into this disclosure.

National Credit Union Share Insurance Fund

Member accounts at the Credit Union are federally insured to at least \$250,000 by the National Credit Union Administration.

Effective 08-01-2023