# Caro Coins Enrollment

**Enroll in the Caro Coins program and watch your savings grow!**

**To participate, you will need each of the following under your membership:**

- A Checking Account
- A Debit Card
- A Savings Account

**When you make purchases with your Caro debit card, the program will:**

- Round up your purchases to the nearest dollar amount
- Transfer the difference from your checking to your savings account
- Allow you to track your savings with Mobile or Online Banking

Use your card for everyday purchases such as at grocery stores, the drive-thru or for an impulsive, must-have online buy. In other words, spend like you normally would.

Your purchases will be rounded up to the nearest dollar and the change transferred from your checking account to your savings account.

## CARO COINS EXAMPLE

**$3.58 purchase** Round up amount: **$0.42**
**$10.98 purchase** Round up amount: **$0.02**

Caro will transfer $0.44 from your checking account and deposit it to your savings account at the end of the day.

**How to sign up:** Send us a secure message through Online Banking or sign this service request form.

Signature _____ Checking Account # _____ Date _____

- We may cancel or modify the Caro Coins service at any time without prior notice.
- Caro Coins is available at no charge to Caro members in good standing.
- No transfer fees apply for checking to savings transfers.
- Standard Transfer fees may apply for any automated transfers out of savings.
- You must be enrolled in Online Banking or Mobile Banking to participate in the Caro Coins service.
- The round ups from your debit card purchases are accumulated and transferred daily from your checking account to your savings account. The total transfer will be displayed daily as a single transaction on your statement.
- If your account balance is zero or less, we do not round up purchases posted on that day.
- If you have a portion of the total transfer amount available, that portion will be transferred.
- If your debit card purchase is cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in the savings account.
- Credit transactions or adjustment transactions will not be rounded up.
- To stop your Caro Coins savings service, send us a secure message through online banking or complete a service request form with your signature.

This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.

Mail or deliver to:
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