

**America's First Federal Credit Union  
Pocket Change Share Account Agreement**

1. To be eligible for a *Pocket Change* account, you must have an open checking account in good standing with a Visa debit card.
2. All debit card transaction amounts for POS transactions will be rounded up to the next whole dollar amount; the monetary difference between the whole dollar and the debit card transaction amount will be deposited into your *Pocket Change* account if there are sufficient funds in your account.
3. Funds from the debit card transactions will be aggregated each business day and posted to the *Pocket Change* account at the end of every business day.
4. If you have more than one participating checking account, the *Pocket Change* program will collect eligible funds from multiple checking accounts under the same member account, unless you choose to exclude a specific checking account.
5. The *Pocket Change* round-up transfer will not occur on any day that you do not have sufficient funds in your checking account, a negative balance already exists in the checking account or the amount for the daily transfer is not available. A partial transfer amount may occur if part of the funds required to make the transfer are available.
6. Debit card purchase transactions that are returned, reversed or adjusted by a merchant will not reverse any previous amounts transferred to your account.
7. If more than one person is listed on this account, the account will be jointly owned with right of survivorship as defined in your original account agreement. The primary member may revoke any joint account owner at any time without notice. Any such revocation must be in writing and delivered to the credit union to be effective.
8. If you choose to opt out of the program, we must be notified in writing and the *Pocket Change* account must be closed.
9. You may not make withdrawals from this account with an ATM or Debit Card, and the account may not be used as an overdraft source. You may not make any deposits into this account other than through the *Pocket Change* program. You may not have debit or credit transactions on this account that originate through the ACH system.
10. Withdrawals may be made by telephone, *Easy Link*, *Flash Talk* or in person.
11. America's First Federal Credit Union reserves the right to discontinue this program with notice to you or terminate your *Pocket Change* account privileges if your account goes into default.
12. All other terms and conditions of the Account Agreement originally signed by you apply to this account.
13. By signing below, you acknowledge receipt of this agreement, and the account disclosures related to this account.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Identification

\_\_\_\_\_ I want to include all open checking accounts (including those opened in the future) in the program.  
(Initial)

\_\_\_\_\_ I want to exclude these suffixes from the program: Sfx \_\_\_\_\_ Sfx \_\_\_\_\_ Sfx \_\_\_\_\_  
(Initial)

\_\_\_\_\_  
Employee

\_\_\_\_\_  
Date

\_\_\_\_\_  
Branch