

***Stash Your Cash*SM Savings Program**

When you enroll in Columbia Credit Union's automatic savings program, *Stash Your Cash*, we round up the amount of each purchase (you or any other signer on your personal checking account) makes using a Columbia Credit Union Visa debit card to the next whole dollar. Then, the difference between the actual purchase amount and the rounded amount is automatically transferred into your savings account.

E-Statements Required

To participate, your account must be enrolled in free e-statements. Ditch the paper statements and eliminate filing, shredding, and general household clutter! Enjoy secure access to your statements online – they're even archived 18-months for you.

Savings Stashed into Suffix 0 Savings

Stash Your Cash transfers are always made to the suffix 0 savings listed under the same membership number as your checking linked to your Columbia Credit Union Visa debit card.

The Magic Happens by Noon the Next Business Day

Stash Your Cash transfers occur between midnight and noon the next business day. Business days are Monday – Friday, excluding federal holidays. Each purchase is rounded-up to the next whole dollar and then all rounded amounts are stashed in one fell swoop – in aggregate - for the prior day(s) posted purchases.

***Stash Your Cash* Won't Overdraw Your Checking Account**

From time to time, you may have just enough in your checking account to cover your purchases – but not enough to cover the rounded-up amounts! Don't worry about carrying a "cushion" in your checking or needing to remember to un-enroll in the program.

Stash Your Cash will not overdraw your checking to accomplish your savings! If the aggregate amount of the rounded-up amounts is more than your checking account's available balance, we won't stash (aka transfer) any amount into your savings. For that day only, you'll be automatically un-enrolled in *Stash Your Cash*.

Then, the next calendar day (unless you or someone else on your account un-enrolls your account from *Stash Your Cash*) your account is automatically re-enrolled in *Stash Your Cash*.

Purchase Returns and Your Stashed Savings

If you make a purchase using your Columbia Credit Union Visa debit card and the rounded amount is transferred into your savings account through our *Stash Your Cash* program, if that purchase is later returned (and the amount reversed from your checking account) the amount stashed away in your savings remains. Basically, once it's stashed... it's stashed!

Enjoy!

Columbia Credit Union hopes you enjoy watching your savings grow – easily and automatically – with your everyday Columbia Credit Union debit card purchases. Our *Stash Your Cash* program is available for personal checking accounts with debit card(s) linked under that membership number and may be discontinued at any time. Un-enroll in *Stash Your Cash* at any time by contacting us in whatever manner is most convenient: phone, our website's Live Chat or secure web form, or by visiting us at your favorite neighborhood branch. Your account will be un-enrolled within two (2) business days.

