



Change Up Program Enrollment Form
Terms and Conditions

Upon enrollment to the Change Up Program, the amount of all debit card (point of sale or signature) transactions, from any debit card linked to the lead checking account, will be rounded to the nearest whole dollar. The total of these differences will be transferred to your Change Up account in a single lump sum at the end of each business day. You can keep track of your transfers daily through Online Banking or your monthly statements.

LincolnWay Community Bank will not round up purchases for transactions in which you do not have sufficient funds in your checking account. Transfers for the Change Up program will resume the next day that sufficient funds are available.

If a debit card transaction is reversed, a purchase is returned, or the transaction is fraudulent, the Change Up transfer will not be reversed into your checking account. The funds will remain in your designated Change Up credit account.

If you receive a new debit card due to your current card being lost, stolen or reissued, your participation in the program will continue; you do not need to re-enroll.

Change Up is a free add-on consumer feature and may be canceled by LincolnWay Community Bank at any time.

You may cancel your participation to this program at any time by contacting a LincolnWay Community Bank representative.

By signing below, you agree to the above terms and conditions. The Change Up credit account must have the same owners as the lead checking account or all signers must accept and sign below. Participation is done at the account level; individual cards cannot be excluded.

Lead Checking Account: _____

Change Up Account: _____ Checking Savings

Signature: _____ Date: _____

Signature: _____ Date: _____

Banker: _____ Date: _____