

West Shore Bank

Round-Up for Future - Effortless savings with every purchase.

What: When you make a purchase using your West Shore Bank debit card, the transaction will be rounded up to the nearest dollar. The spare change from your rounded-up amount is then debited from your checking and credited to your specified savings account.

Once you register for this service, the round-up is applied on all POS transactions made with the debit card held in your name linked to the account; you cannot pick and choose which POS transactions to apply this on. The round up does not apply to cash withdrawals made at ATMs. If a final card transaction is a whole dollar amount (such as \$10.00), no round up transfer is made. Credits to the selected savings account are considered deposits/transfers in and are not interest payments.

Any cardholder on a joint account can register for round ups without the consent of any other joint owner. If you receive a new debit card due to your current card being lost, stolen, or reissued, your participation in the program will continue. There is no need to re-enroll in the program.

If on any given day your checking account does not have sufficient available funds to round up, no transfers to savings will occur. Transfers will resume for eligible transactions the next day that sufficient funds are available.

Why: Rounding up transactions to your savings account offers an effortless way to save while cultivating healthy savings habits. This method supports you in reaching your financial goals such as setting money aside for a vacation or downpayment on a new home and enhances your overall financial wellness. Our program also enables you to allocate round ups for greater charitable impact. You can decide how much of your round ups go towards your future goals and how much goes to supporting those in need. By activating round ups, you can build a more secure financial future for yourself and support the causes you care about.

How to register: From the Everyday Impact card on your dashboard within digital banking, you can enroll your debit card for round ups. If you are already enrolled in charitable round ups, you can simply edit your settings to enroll. You will be able to designate your round up to be transferred to a savings account or round up for charitable giving. You may also choose to split that round-up to go to both savings and a charitable cause. You can access your digital banking here <https://secure.westshorebank.com/login>.

How to Change or Cancel: You can stop this service or make changes to round up percentages and limits at any time by editing the settings in Everyday Impact on your digital banking dashboard. If you need assistance, please contact Customer Care at 888-295-4373.

Sample Calculations:

100% round-up to Savings

Date	Type	Transaction	Amount	Round Up Expectation
6/4/2024	Debit	DEBIT CARD Target	\$34.56	Rounding up this transaction will result in a \$0.44 round up
6/4/2024	Debit	DEBIT CARD Mobil Gas	\$28.72	Rounding up this transaction will result in a \$0.28 round up
6/4/2024	Debit	DEBIT CARD Grocery Store	\$75.21	Rounding up this transaction will result in a \$0.79 round up
6/5/2024	Transfer	TRANSFER Round Up Total	\$1.51	The round up transfer amount is determined by adding the rounded up cents from all card transactions for the day. This total amount is then transferred to the savings account. \$0.44 + 0.28 + 0.79 = \$1.51

50% round-up to Savings/50% round-up to Impact

Date	Type	Transaction	Amount	Round Up Expectation
6/4/2024	Debit	DEBIT CARD Target	\$34.56	Rounding up this transaction will result in a \$0.44 round up
6/4/2024	Debit	DEBIT CARD Mobil Gas	\$28.72	Rounding up this transaction will result in a \$0.28 round up
6/4/2024	Debit	DEBIT CARD Grocery Store	\$75.21	Rounding up this transaction will result in a \$0.79 round up
6/5/2024	Transfer	TRANSFER Round Up to Savings	\$0.76	The round up transfer amount is determined by adding the rounded up cents from all card transactions for the day and splitting it based on your settings. In this example, 50% of the total round up amount is then transferred to the savings account. \$0.44 + 0.28 + 0.79 = \$1.51 \$1.51/2=\$0.76
6/5/2024	Transfer	TRANSFER Round Up to Impact	\$0.75	The round up transfer amount is determined by adding the rounded up cents from all card transactions for the day and splitting it based on your settings. In this example, 50% of the total round up amount is then donated to the designated nonprofit. \$0.44 + 0.28 + 0.79 = \$1.51 \$1.51 / 2 = \$0.75*

* If round up does not split evenly, the penny difference will be allocated to your savings account