
Debit Card Round Up

INTRODUCTION

Debit Card Round Up, CU*BASE takes on the Saving the Change programs offered by other financial institutions, where your credit union can assist members by automatically “rounding up” each debit card purchase (attached to a configured checking account) and depositing the funds into a designated savings or checking account. This product is available for credit unions using either online or batch ATM/Debit processing. Transfers are made during end of day processing.

When a debit card purchase is made, the transaction is rounded up to the nearest dollar, and the increased amount is then transferred to the savings or checking account, or to a G/L configured for a certain donation recipient, such as a charity. This transfer account or charity is selected when the member opens a checking account configured for the debit card round up program, via Member Personal Banker, or in online banking. *These “round up” funds that are deposited come from the member’s checking account to which the debit card is attached, so this service can be provided to members at no cost to the credit union.*

The round up program can be used with checking accounts only (application type SD) and is configured as part of the Dividend Application (DIVAPL) code. In this manner, the credit union can define which checking products are eligible. This program is at the *account* level, not the debit card level. If a member has multiple debit cards, all card activity will be treated the same on that specific account.

The most important element of the Debit Card Round Up feature is one that might not be obvious at first glance. The round up process is *not* posted immediately, on a per-transaction basis. Instead, a daily process will calculate the round up amount for all debit card transactions posted that day and post a single transfer from the checking account to the savings account.

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PRODUCT FEATURES

OVERVIEW OF PROGRAM CONFIGURATION

Your credit union can assist members by automatically “rounding up” each debit card purchase (attached to a configured checking account) and depositing the funds into a designated savings or checking account. This product is available for credit unions using either online or batch ATM/Debit processing. Transfers are made during end of day processing.

When a debit card purchase is made, the transaction is rounded up to the nearest dollar, and the increased amount is then transferred to the savings or checking account selected by the member, or a G/L associated with a “donation recipient” as defined in the configuration. This transfer account or charity is selected when the member opens a checking account configured for the debit card round up program, or via Member Personal Banker. (They can also do this selection in online banking, if allowed by your credit union.)

The “round up” funds that are deposited come from the member’s checking account to which the debit card is attached, so this service can be provided to members at no cost to the credit union.

The round up program can be used with checking accounts only (application type SD) and is configured as part of the Dividend Application (DIVAPL) code. In this manner, the credit union can define which checking products are eligible. This program is at the *account* level, not the debit card level. If a member has multiple debit cards, all card activity will be treated the same on that specific account. Members are configured to start or stop the round up via Member Personal Banker.

The most important element of the Debit Card Round Up feature is one that might not be obvious at first glance. The round up process is *not* posted immediately, on a per-transaction basis. Instead, a daily process will calculate the round up amount for all debit card transactions posted that day and post a single transfer from the checking account to the savings account.

The debit card roundup program can be used by credit unions using online and batch ATM/Debit card processing.

HOW DO TRANSFERS WORK?

The most important element of the Debit Card Round Up feature is one that might not be obvious at first glance. **The round up process is *not* posted immediately, on a per-transaction basis.** Instead, a daily process will calculate the round up amount for all debit card transactions posted that day and post a single transfer from the checking account to the savings account. These transfers are made during end of day processing.

To put it another way, if you go to Macy’s and spend \$94.73, the transaction that posts to your account will be exactly \$94.73, not \$95.00. At the end of the day, that extra 27¢ (along with any other amounts calculated on other purchases throughout the day) will be transferred from your checking to your savings account.

The primary reason for this, of course, is that we do not want to do anything that would potentially interfere with the normal handling of the transaction between the member and the merchant. If you buy something from Macy's for \$94.73, all of the parties involved (Macy's, the debit card vendor, the member, the credit union, and CU*BASE) need to use that \$94.73 figure, especially if the transaction ends up needing to be reversed.

Of course, a member might choose to write down \$95 in their checkbook to make the math easier, but ultimately, they still need to be able to see that the debit card transaction on their statement matches the receipt for the stuff they bought.

MORE INFORMATION ON TRANSFERS

Members can select which savings or checking account receives the round-up funds by choosing another one of their accounts (IRA and HSA accounts are not eligible) or even another member's account. The credit union can, however control which *types* of accounts members can choose from, and can even specify a single, specially designed dividend application.

- One caveat with this is that if you transfer funds to a checking account, it must be of a different Dividend Application than the checking account accruing the round-up funds.

The funds transferred to this account come from “rounding up” debit card purchases, so the member is actually funding this program, not the credit union.

One transfer of all calculated funds will be made each day, and transfers are rounded to the nearest whole dollar. (A \$1.75 charge will result in a 25 cent transfer). Since the round-up transfer is not tied to the individual transaction(s) in any way, if a transaction is reversed, this will have no effect on the transfer, even if the reversal was done the same day as the transaction.

Funds are transferred only if they are available (i.e. the account is frozen or the funds are secured). If the designated transfer account is closed or frozen against deposits, the transfer will be skipped and a notation will appear on the Transaction Exception report. Round up transfers will not cause the account to post to a negative balance nor post below available funds. Partial transfers may be allowed (according to the credit union configuration, but they are noted on the Transaction Exception report as well.

There will be no catch-up transfers – if the transfer can't happen on Monday, then Monday's transactions never get rounded up. (This too will appear on the Transaction Exception report.) But if come Tuesday there's money, then Tuesday's transactions will be rounded up.

Included Transactions

Only debit card transactions will be included in the round-up calculations. Configuration will allow the credit union to decide whether to include signature-based transactions, PIN-based POS transactions, or both. Returns and reversals will not be included in the program.

CONTROLS FOR THE TRANSFER ACCOUNT

Members won't automatically be prevented from spending the money that's in the transfer account, nor will that account necessarily be blocked from being used as overdraft protection on the checking account. But if a credit union wants to market this as more of a "forced" savings plan, the configuration allows them to specify only a certain DIVAPL(s) that can receive the funds, then use existing CU*BASE controls on that savings account:

- Set up a default Secured Shares record to freeze a certain portion of the account so the member has to keep at least a minimum in the account, or
- Set up a Club Account DIVAPL that works like a Christmas Club and simply freeze that account from withdrawals until a designated expiration date.
- NOTE: CU*BASE dividend configuration allows a credit union to require a minimum balance to earn dividends in the account that receives the transfers.

ROUND UP AND DONATE TO A CHARITABLE ORGANIZATION

If you have a close relationship with a SEG, it may be time to fire up your Dividend Donation program again to allow your members to make charitable donations via the debit card round up program. Configure the charity and the G/L in the Debit Card Round up configuration via **Tool #777**, and then set up the contribution during new account opening, via *Member Personal Banker*, or through the dividend donation enrollment in online banking, as covered below.

Tax reporting features are not included as part of the charitable giving dividend donation program.

OFFER DEBIT CARD ROUND UP ACCOUNTS THROUGH ONLINE BANKING

Your credit union can configure your checking accounts to be an optional add-on debit card round up account and add it for sale in your rate board. Additionally, if your member wants to use the debit card round-up features, you can configure your program so that members can enroll online. to contact your credit union (via phone or in branch) to set up the debit card

In this case, you will want to compose your Sales Information so that it is marketing materials for the member to see when they enroll.

WHAT APPEARS ON MEMBERS' STATEMENTS FOR A ROUND UP CONTRIBUTION TO ANOTHER MEMBERSHIP?

If a member pays a round up amount to an account that is not their own, they will not see that account on their statements.

- While this is not the reason for the design, what it does allow is for credit unions to use a credit union account for charitable giving. If the member were to contribute their round up funds to a charity fund created by your credit union, your member will not see your credit union account on their statement. [Learn more here.](#)

CONFIGURATION

The activation of the Debit Card Round Up and its configuration are accessed in the Share Dividend Configuration.

Savings/Checking Products Configuration (Tool #777)

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Share Account Setup Update

Dividend application CK Corp ID 01 ABC TESTING CREDIT UNION

General Account Information **Dividend Information**

Description REGULAR CHECKING ☐ Prompt for credit report on open

Account range 110 to 112 ☒ Allow account nicknames

Application type Share draft/checking products Default negative bal limit 0.00

IRA plan type ☐ Report dividends to the IRS

☐ Reg D transaction account ☒ Auto update member negative balance limits

Reg D transfers per month 00 ☐ Club processing allowed

ATM surcharge rebate program code ☐ ☐ ☐

Zero balance account option No action taken

Accounting Interface	Share Draft/Checking Only
Liability G/L account # 902.00	Stop pay G/L # 153.20
Expense G/L account # 340.44	Stop pay fee 35.00
Accrual G/L account # 831.00	<input type="checkbox"/> Allow change of fee amount
	<input checked="" type="checkbox"/> Offer debit card round up program

[Configure Negative Balance Processing](#)

i Dividend rates are entered using Member Rate Maintenance on the "Management Processing/Dashboards" menu.

Suspend Save Skip Qualified Dividends ARU/Online Banking Checklist

ANR Scoring Debit Card Round Up

Navigation icons: back, forward, up, down, search, help, etc.

FR (2749) 7/19/13

On this screen check the *Offer debit card round up program* box. The use *Debit Card Round Up* (F21) to access the configuration for the selected Dividend.

"Round Up Config" (F21)

Text entered on the Sales Information screen currently can only be viewed by credit union staff. With future enhancements, this text will also be viewed in **It's Me 247** to assist members when they open accounts online.

Fill in the configuration of on this screen for Debit Card transfers. From this configuration, you can select the eligible types of accounts to accept the transfer and enter the sales information.

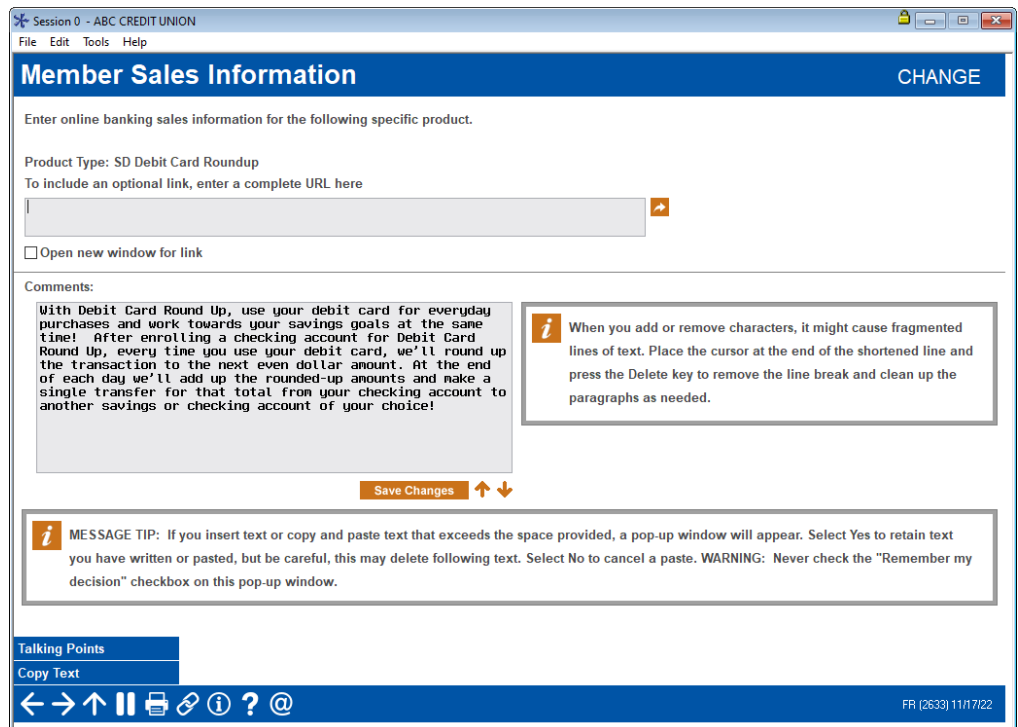
Donation Recipients allows you to configure donations to be transferred to a G/L, for example to a charitable organization or SEG. An explanation for this is following.

Field Name	Description
Round up to nearest 1.00	Defaults to \$1.00 and cannot be changed. A transaction amount will be rounded up to the nearest whole dollar and the additional amount will be transferred to the transfer account configured according to the account. For example, if the transaction was \$1.75, twenty-five cents would be transferred to the account
Transactions to be included in the round-up calculations:	
Debit card signature-based purchases	Includes Debit Card purchases that are PIN based (origin 13). This defaults to being checked. This will not include returns or reversal. (The round up will not be removed later if the item is returned.) If this is unchecked the next checkbox must be checked.
Debit card PIN-based POS transactions	Include Debit Card purchases that are signature based (origin 16). This will not include returns or reversal. (The round up will not be removed later if the item is returned.) This defaults to being checked. If this is unchecked the previous checkbox must be checked.
Accounts eligible to receive transfers	Use the Select button to view all products with application type SH or SD (excluding IRA and HSA accounts). Select the accounts eligible to receive transfers by clicking the account and holding down the Ctrl key or use F9-Select All to select all accounts. Use Select to return to the configuration screen.

Field Name	Description
	<ul style="list-style-type: none"> This allows the credit union to specify a single special savings product that can be set up for secured shares, special rates, etc., if desired, or to select all accounts.
Transaction description for round up transfers	Enter the transaction description for the transfer that will appear on the member's statement and in the account history in Online Banking.
Post partial transfers	Select whether to allow partial transfers. Defaults as checked.
Allow Debit Card Round Up to be activated in Online Banking	Check this box if you wish for your members to enroll in Debit Card Round up online. This feature is accessed via the contextual menu in online banking. To learn more refer to the section on what the member sees.

In the Sales Information area, enter the text you wish for your members to see when they enroll online.

“Sales Information” (F11)



Session 0 - ABC CREDIT UNION

File Edit Tools Help

Member Sales Information CHANGE

Enter online banking sales information for the following specific product.

Product Type: SD Debit Card Roundup

To include an optional link, enter a complete URL here

☐ Open new window for link

Comments:

With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!

i When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

Save Changes ↑ ↓

i MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

Talking Points

Copy Text

← → ↑ || ⏏ ⏏ ? @

FR (2633) 11/17/22

DONATION RECIPIENT OPTION

You can also configure donation recipients to receive the debit card round up funds. In this case, the funds are transferred to a credit union G/L.


From the first Debit Card Round up screen, select Donation Recipients to access the screen shown below. From here set up the donation recipients using the following two screens. You can even copy recipient configuration from one Dividend Application to another using Copy from Divapl.

[illegible]

Session 0 CU*BASE GOLD - Configure Round Up Donation Recipients

Recipient code [CHANGE](#)

Recipient name

GL account  RED CROSS DONATIONS

Description for member withdrawal transactions

Tax ID and other comments

OPENING AN ACCOUNT

When credit union employees open an account with a debit card attached that applies to the Debit Card Round Up program at the credit union, they will need to check the box to activate the program for the account and enter the account or recipient that will receive the transferred funds. These fields are conditional and will only appear on eligible accounts.

Opening a New Account

These fields are conditional and will only show on accounts that are configured for debit card round up.

Session 0 - ABC TESTING CREDIT UNION

File Edit Tools Help

New Account Creation

Individual

Name

New account # **Next Available**

Opened **Sep 30, 2024**

MICR account

Account type **REGULAR CHECKING**

Share draft check digit **5**

Corp ID **01**

- ☒ Secondary Names
- ☒ Print starter checks
- ☒ Order checks
- ☒ Order ATM/Debit card
- ☐ Account nickname
- ☒ Custom Fields
- ☐ Enroll in marketing club

Dividend Payment

Dividend pay code **Addback**

Automated Non-Returns

Maximum negative balance **0.00** (Only if eligible)

☐ Lock this limit so it will not be changed by automated scoring

Round Up

☐ Activate debit card round up

Transfer to savings account

- OR - Donate to recipient

Overdraft Service for ATM & Everyday Debit Card Transactions

Opt in/out: ☒ IN = Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

☐ OUT = Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

Verified **Jul 19, 2010**

Create Skip Round Up Info Work Checklist Procedures Dividend Pay To

Unlock Fields

← → ↑ || ⏏ ? @

FR (2417) 9/30/24

Check *Activate debit card round up* and enter the transfer account or select the dividend recipient.

MEMBER PERSONAL BANKER

ENROLLMENT

Once the member has opened an account with a debit card, credit union employees can use Member Personal Banker to activate the account or select the recipient for the Debit Card Round Up program (if the member opened the account online for example). Credit union employees can also change or enter the account to receive the transferred funds.

From the following screen select Debit Card Round Up to advance to the selection screen.

Member Personal Banker (Tool #14)

Feature or Service (click to select)	Status For This Member (click to change)
Go! A2A Account Relationships (add, modify or remove relationships)	Not Enrolled
Go! Bill Payment Enrollment	Enrolled 07/18/2024
Go! Debit Card Round Up (enroll or change transfer account)	Enrolled
Go! eAlerts/eNotices (subscribe or change settings; view eAlert history)	Enrolled
Go! Email Address Maintenance	Address present
Go! eStatements (enroll or change enrollment status)	Not Enrolled 10/25/2019
Go! Online Banking/ARU (activate, change PIN/password; view password history)	Accepted Agreement 03/21/2016
Go! Online Banking/ARU Transfer Control (update or add transfer accounts)	None
Go! Personal Internet Branch (enroll or change PIB settings)	Enrolled
Go! PIB Password Reset (change PIB password or view PIB username)	Not Enrolled
Go! P2P Enrollment	Not Enrolled
Go! RDC Enrollment	Not Enrolled
Go! Reg. E Opt In/Out Preference	Opted In 08/13/2010
Go! See/Jump Relationships (allow other members to access your account online)	Not Enrolled
Go! Statement Styles (for printed statements)	None Selected
Go! Text Banking (view member access and mobile devices)	Not Enrolled
Go! Third Party A2A Enrollment	Not Enrolled

Select “Debit Card Round Up (enroll or change transfer account)”

Session 0 - Set Up Debit Card Round Up Transfer

Member [REDACTED]

Account [REDACTED] REGULAR CHECKING

☒ Activate debit card round up

Round up debit card to nearest \$1.00 and: Post an end of business day transfer to the following account [REDACTED] [REDACTED]

- OR - Donate to recipient AMERI [REDACTED] AMERICAN CANCER SOCIETY DONATIONS

Save

Learn More

Last maintained Aug 26, 2024 by [REDACTED]

Navigation icons: back, forward, up, down, print, link, info, help, search

FR (3785)

On this screen you can activate debit card round up and enter a transfer account or select a recipient. Use Enter to save any changes.

Use *Learn More* (F11) from this screen to view the Sales/Online Banking Information created for the dividend application.

“Learn More” (F11) (view-only of Sales/Online Banking Information)

Session 0 - ABC CREDIT UNION

File Edit Tools Help

Member Sales Information VIEW

Enter online banking sales information for the following specific product.

Product Type: SD Debit Card Roundup

To include an optional link, enter a complete URL here

☐ Open new window for link

Comments:

With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!

Navigation icons: back, forward, up, down, print, link, info, help, search

FR (2633) 11/17/22

MEMBER ENROLLS ONLINE

Alternatively, you can activate online enrollment in your configuration.

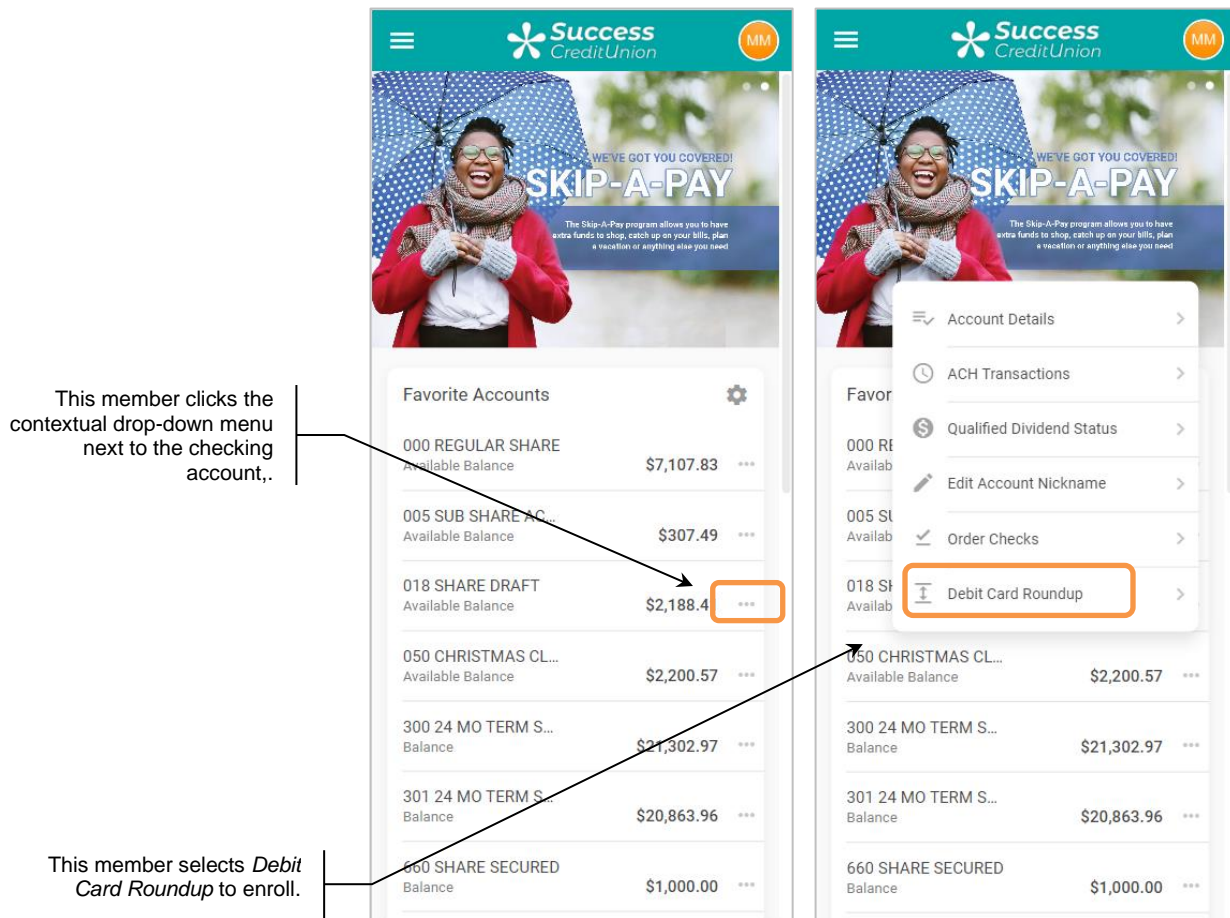
PROVIDING ACCESS TO THE MEMBER TO THE FEATURE

After setting up your configuration for online enrollment, you must grant the member access to enroll online. This is done via the contextual menus in **It's Me 247**.

You configure contextual menu access to both products using ItsMe247 Manager using the default “Debit Card Roundup”. This grants the member access via the contextual menu, as shown in the following example. (You can also customize the wording the member sees.

- For more information, contact the Internet Retailer Support Center at irsc@cuanswers.com.
- To purchase ItsMe247 Manager, go to the CU*Answers store at <https://store.cuanswers.com/store/irsc/cupublisher-self-service/>

Contextual Menu Access to Debit Card Roundup



Mega Menu and Widgets

You can also grant access to Debit Card Round Up via the Mega Menu or widgets.

MEMBER ENROLLS ONLINE

Once the member selects *Debit Card Roundup* from the contextual menu, they enter the enrollment screens.

First, they select a general selection screen with default text, which is below. Then they enter the actual enrollment screens and see your marketing message you entered when you configured the program.

The image displays two sequential screenshots from the Success Credit Union mobile application, illustrating the 'Debit Card Round Up' enrollment process.

Left Screenshot (Initial Selection Screen):

- Header:** Success Credit Union logo and a member icon (MM).
- Title:** Debit Card Round Up
- Description:** With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!
- Eligible Accounts:** A list showing '018 SHARE DRAFT' with 'Round Up OFF' and a right arrow.
- Footer:** Chief Financial CU and a disclaimer: 'This site contains links to other sites on the internet. We, and'.
- Timeout:** Page will timeout in 14:13.

Right Screenshot (Round Up Settings Screen):

- Header:** Success Credit Union logo and a member icon (MM).
- Title:** < Debit Card Round Up
- Description:** With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!
- Round Up Settings for: 018 SHARE DRAFT**
- Options:** Two radio button options:
 - ☒ I don't want to round up purchases made on my debit card for this account.
 - ☐ I would like to round up purchases on my debit card for this account.
- Update Button:** An orange button labeled 'Update'.
- Footer:** Chief Financial CU and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union cannot be responsible for the content or'.
- Timeout:** Page will timeout in 14:56.

First Page Text

Debit Card Round Up

With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!

From here they select to enroll and the account where the round up funds will be deposited.

Success Credit Union MM

< Debit Card Round Up

With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!

Round Up Settings for: 018 SHARE DRAFT

☐ I don't want to round up purchases made on my debit card for this account.

☒ I would like to round up purchases on my debit card for this account.

Deposit Round Up Cents from this Account to:

000 REGULAR SHARE

Update

Page will timeout in 14:00

Chief Financial CU

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the content or

Success Credit Union MM

< Debit Card Round Up

✓ Your Debit Card Round Up preferences have been updated!

With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!

Round Up Settings for: 018 SHARE DRAFT

☐ I don't want to round up purchases made on my debit card for this account.

☒ I would like to round up purchases on my debit card for this account.

Deposit Round Up Cents from this Account to:

000 REGULAR SHARE

Update

Page will timeout in 13:20

Chief Financial CU

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the content or

If allowed, you member may also be able to select a donation recipient. See the configuration section for more details.

Round Up Settings for: 009 REWARDS CHECKING

☐ I don't want to round up purchases made on my debit card for this account.

☐ I would like to round up purchases on my debit card to another account.


☒ I would like to donate purchase round-ups on my debit card.

Deposit Round Up Cents from this Account to:


Select a Donation Recipient...

Update

Finally, they see confirmation that they are enrolled.

MM

< Debit Card Round Up

 Your Debit Card Round Up preferences have been updated!

With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!

Round Up Settings for: 018 SHARE DRAFT

☐ I don't want to round up purchases made on my debit card for this account.

☒ I would like to round up purchases on my debit card for this account.

Deposit Round Up Cents from this Account to:

000 REGULAR SHARE

Update

Page will timeout in 13:20

Chief Financial CU

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the content of these sites.

At this point the member is enrolled. Your credit union does not need to take further action.

REPORTS

Posting and Exception reports are archived daily in the Member Service category of CU*SPY. The posting report show all transfers made, while the exception report shows any cases where the funds weren't transferred along with a reason description (funds not available, account frozen, etc.).

Round Up Transaction Register (TRUPST)

3/14/10 14:06:49		TEST CREDIT UNION				TRUPST	PAGE
RUN ON 4/26/10		ROUND UP TRANSFER TRANSACTION REGISTER					
ACCOUNT #	DIVAPL	DEPOSIT	WITHDRAW	PREVIOUS BALANCE	CURRENT BALANCE	DESCRIPTION	
12742-110	CK		1.00	467.59	466.59		
12742-030	EC	1.00		.05	1.05		
** TOTAL NUMBER OF TRANSFERS --			1				
** TOTAL AMOUNT OF TRANSFERS --			1.00				

Round Up Transfer Exception Register (TRUPST2)

3/14/10 15:59:00		TEST CREDIT UNION			TRUPST2	PAGE
RUN ON 4/26/10		ROUND UP TRANSFER EXCEPTION REGISTER				
ACCOUNT #	TRANSFER ATTEMPTED	CURRENT BALANCE	AMOUNT NOT TRANSFERED	ERROR REASON		
400926-002	.40	8.85	.40	SAVINGS ACCOUNT FROZEN		
43059-070	.99	.51	.48	PARTIAL NOT TRANSFERED		
TOTAL NUMBER OF EXCEPTIONS --		1				

- NOTE: If partial transfer is posted, the amount that was not transferred appears on the Exception Register report.