

# Texans Credit Union

## TEXANS ROUNDUP PROGRAM

**What:** When you make a purchase using your 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 or donated to a charity you have designated.

**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 and enhances your overall financial wellness. Our program also enables you to allocate roundups for greater charitable impact. You can decide how much of your roundups go towards your future goals and how much goes to supporting those in need. By activating roundups, you can build a more secure financial future for yourself and support the causes you care about.

**How to register:** From the Roundup Center dashboard, you can enroll your debit card for roundups. If you are already enrolled in charitable roundups, you can simply edit your settings to enroll. You will be able to designate your roundup to be transferred to a savings account or roundup for charitable giving. You may also choose to split that roundup to go to both savings and a charitable cause. Enrollment and any related charitable roundups will apply to all debit cards associated with the same checking account. You can access through your [Texans Digital Banking](#).

### Sample Calculation:

#### 100% roundup to Savings

Date	Type	Transaction	Amount	Roundup Expectation
6/4/2024	Debit	DEBIT CARD Target	\$34.56	Rounding up this transaction will result in a \$0.44 roundup
6/4/2024	Debit	DEBIT CARD Mobil Gas	\$28.72	Rounding up this transaction will result in a \$0.28 roundup
6/4/2024	Debit	DEBIT CARD Grocery Store	\$75.21	Rounding up this transaction will result in a \$0.79 roundup
6/5/2024	Transfer	TRANSFER Roundup Total	\$1.51	The roundup 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. $\$0.44 + 0.28 + 0.79 = \$1.51$

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### 50% Roundup to Savings / 50% to Charity

Date	Type	Transaction Type	Amount	Roundup Expectation
6/4/2024	Debit	DEBIT CARD Transaction	\$34.56	Rounding up this transaction will result in a \$0.44 roundup
6/4/2024	Debit	DEBIT CARD Mobil Gas	\$28.72	Rounding up this transaction will result in a \$0.28 roundup
6/4/2024	Debit	DEBIT CARD Grocery Store	\$75.21	Rounding up this transaction will result in a \$0.79 roundup
6/5/2024	Transfer	TRANSFER Roundup to Savings	\$0.76	The roundup 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 roundup amount is then transferred to the savings account. $\$0.44 + 0.28 + 0.79 = \$1.51$ $\$1.52 / 2 = \$0.76^*$
6/5/2024	Transfer	TRANSFER Roundup to Charity	\$0.75	The roundup 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 roundup amount is then donated to the designated nonprofit. $\$0.44 + 0.28 + 0.79 = \$1.51$ $\$1.51 / 2 = \$0.75^*$

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

**Roundup for Savings Program Terms:** For each eligible settled debit card transaction you make we will roundup the amount of any debit card purchase associated with the enrolled Checking Account to the nearest whole dollar and transfer the excess of the settled purchase amount to your enrolled Savings 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. 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 roundup, no transfers to savings will occur. Transfers will resume for eligible transactions the next day that sufficient funds are available.

**Giving Center:** You also have the option to make a one-time donation to a select charity. Funds will be debited from the account you select, normally within a few minutes of submission. You may select from a savings account, checking account, or money market account.