



Collinsville Building and Loan Association

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Swipe & Save Terms and Conditions

Upon enrollment in Swipe & Save, you agree that Collinsville Building & Loan ("CB&L", "we") will round up your CB&L debit card transactions to the nearest dollar and transfer the difference from your checking account to the savings account of your choice. Each round up transaction is processed separately and will be noted as such on your monthly statement.

If, on any given business day, you do not have sufficient available funds in your checking account, or if any transaction overdraws your checking account, we will not round up the overdraft purchase and will cancel the round up for that transaction. If your debit card transaction is subsequently cancelled or reversed, the corresponding round up transfer will remain in your designated savings account.

Fees and Charges

CB&L does not charge a fee for the Swipe & Save automated transfer service.

Restrictions and Limitations

There are no restrictions on the number of Swipe & Save transfers per month. There are no limitations on the total dollar amount of Swipe & Save transfers per month.

Cancellation

We reserve the right to cancel or modify the Swipe & Save service at any time without prior notice. If the checking account linked to Swipe & Save or the savings account receiving the transfers is closed, the Swipe & Save service will be cancelled. You agree to notify CB&L in writing if you wish to cancel the Swipe & Save service.

