



Save the Change

FREQUENTLY ASKED QUESTIONS

I'm ready to enroll, what do I need to begin?

First, contact your Personal Banker to enroll! You'll need the following items:

- | | |
|------------------------------------|---|
| 1. Sandhills Checking Account | While enrolling, your Personal Banker will set |
| 2. Sandhills Debit Card | up your new Save the Change savings account |
| 3. Save the Change Savings Account | for all round-up transactions to transfer into. |

When will the Save the Change transfers begin after I start?

You can expect to start seeing your round-up transfers within **2 business days**.

How often will the round-up transactions transfer into my Save the Change Savings Account?

Round-up transactions are accumulated throughout each day and are **automatically transferred once daily**.

Where can I keep track of how much I'm saving with Save the Change?

You can view each day's transfers the following business day within **Online banking** or within the **mobile app**. Your Save the Change Savings Account statement will reach you as a **combined statement with your selected Checking Account**.

Can I transfer additional money into my Save the Change Savings Account?

No, you cannot transfer funds outside of the designated round-up transactions. **You can transfer money out** of your Save the Change Savings Account at any time.

Will Save the Change ever overdraft my account?

Your designated checking account **must maintain a \$10 balance for Save the Change transfers to occur**. Because of this minimum balance, Save the Change will never overdraft your account.

What if I return a purchase made with my designated Debit Card?

The **corresponding round-up transaction will remain in your Save the Change Savings Account**. Any adjustment transactions will not be eligible for a round-up transaction.

What if the designated Checking Account is a joint account?

Save the Change **will apply to both debit cards** on a joint Checking Account.