

Save as you spend! Enroll in Coin Jar<sup>SM</sup>, then use your LGE debit card to make everyday purchases - lunch, gas, coffee, groceries, etc. - and the transaction will be rounded up to the nearest whole dollar. The difference will automatically transfer from your checking account to your designated savings account the following business day. Save your change and watch your savings grow!

## How to Sign up/Discontinue Round Up Election:

- Log in to online banking and choose the Coin Jar widget
- Visit any LGE location
- Call us at 770-424-0060 to enroll by phone

## **How it Works:**

- Once enrolled, each debit card purchase(s) associated with your checking account will be rounded up to the next whole dollar.
- Each day a purchase(s) posts to your account, your round-ups will be identified and transferred from your checking account to the savings account\* of your choice the following business day.
- LGE will not round up purchases and will cancel the daily round-up transfer for that day in the event the following occurs:
  - o If you do not have sufficient available funds in your checking account, or
  - o The amount of the daily transfer is not available (i.e. on hold), or
  - o The purchase transaction falls below pre-set minimum balance, or
  - o The monthly donation cap amount has been reached, or
  - o If any transaction has overdrawn your checking account.
- If you have a debit card purchase that is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in your savings account. Credit card transactions and debit card adjustment transactions do not qualify and will not be rounded-up.

## **How Purchases Will Appear on Your Statement:**

Purchases will appear as usual. Round-up transactions will aggregate and appear separately the following business day. It is important that you develop your own method for recording these transactions. Practicing good account management will help you avoid overdrawing your account and incurring the resulting fees.

Regardless of the round up amount, you are responsible to maintain appropriate records of your transfers.

\*Eligible Coin Jar Round Up transfers are for LGE debit card POS purchases only. Both PIN and Signature-based transactions will be included in this program. Round up transfers may only be applied to shares under the account associated with your debit card. Once enrolled in the "continuous" round up option, transfers will begin to post on the next business day. Purchases made on weekends or holidays will post on the next business day. The "continuous" Coin Jar Round Up transfer remains in effect until you opt out of the program. Additional account types may not be eligible.