



Many of us currently use coffee cans, piggy banks, cup holders or a variety of other containers to hold our spare change. This often rewards us with an additional \$20, \$50, \$100, or more when we stop by the bank to cash it in! What each of us do with it is entirely up to us, but what if we took that same concept of saving our change and applied it to our debit card usage? Think of how much we could save towards our next vacation, new pair of shoes, or Christmas gifts by simply depositing our change into a virtual coin jar!

### Introducing the TSB Bank Coin Jar Program

The TSB bank Coin Jar program is a virtual coin jar intended to compliment the “old-fashioned” coin jars many of us use on a daily basis. What’s great about our coin jar is that we do all the work for you! Simply use your TSB Bank debit card and we will automatically round your transaction up to the next dollar and transfer the change to the savings account of your choice. Save money for your next trip, TV, or a night out with your friends. It’s super easy and you might be surprised by just how much you can save!

### How it works

At the end of each business day, TSB Bank will take all of your “spare change” and transfer it to the savings account you have selected. This is done in one clean transaction, meaning you won’t have to worry about seeing multiple transfers that can become confusing and a mess to track. One transfer, once a day (Monday - Friday). It’s that simple.

### A look at a typical day

Lets take a look at a fairly common day for a debit card user:

- \$1.29/coffee - rounded to \$2.00 (\$0.71 added to coin jar).
- \$2.00/convenient store - wouldn't apply as it's a whole dollar.
- \$7.22/lunch - rounded to \$8.00 (\$0.78 added to coin jar).
- \$27.94/groceries - rounded to \$28.00 (\$0.06 added to coin jar).
- \$16.99/online purchase - rounded to \$17.00 (\$0.01 added to coin jar).

At the end of this day, \$1.56 would be transferred from your checking account to the designated savings account. Do this 7 days a week... 4 weeks a month... 12 months a year... That’s over \$500!

### How to enroll

On the back of this paper, you will find the Automatic Transfer Authorization form. Fill it out. You’re enrolled! **There are no fees for this service.**

### Terms and Conditions

TSB Bank debit card, checking account, and savings account required. TSB Bank reserves the right to change the program at any time. If at the end of the business day, the available balance of the checking account is below \$10.00, the transfer will not be made that business day.

Member FDIC.



## Automatic Transfer Authorization

In this authorization, the words “we”, “our”, or “us” mean TSB Bank and the words “you”, or “your” mean the Account Holder(s). Text following a box which is not checked does not apply to this agreement. You authorize us to make the following transfer of funds:

From Debited Account:	To Credited Account:
Checking Account # _____	Savings Account # _____
Account Title: _____ _____	Account Title: _____ _____
	Type: <input type="checkbox"/> Savings <input type="checkbox"/> MMDA

We will make transfers from the debited account to the credited account each business day when the following conditions apply:

- One of more debit card debit transactions are posted to the debited account.
- Any of the debit card debit transactions are not an even dollar amount.
- The available balance of the debit account is more than \$10.00

Transfers will be the aggregate amount of the difference between each debit and the next whole dollar posted that day for debits that are not an even dollar amount.

By signing below, the undersigned agree(s) to all terms and conditions following the signature area through the end of this Authorization.

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Authorization Number \_\_\_\_\_

Date \_\_\_\_\_

**Generally** - The accounts listed are covered by their individual terms and conditions, unless modified by this Authorization.

You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any liability or loss occurring due to the dishonor of any check or draft presented which results from any charge made or refused to be made by us under this Authorization. You agree to abide by our rules and regulations governing your account(s) as stated on your account agreement and as amended from time to time. We may take any security measures that we believe are necessary (such as recording telephone transfer conversations) without notice to you.

**Amendments and Termination** - We will give you reasonable notice when we amend this Authorization. If this Authorization needs to be amended because of a change in State or Federal law, the change shall be effective immediately without notice. This Authorization will remain in effect until terminated by any one of you. We may terminate this Authorization by giving you written notice at the address in your account records. Any notice will be effective immediately when mailed or delivered by us. Notice to any one of you is notice to all.

**TERMINATION OF THIS AGREEMENT:** Any one of you may cancel this agreement by giving us written notice. Your notice will be effective \_\_\_\_\_ ( \_\_\_\_ ) days after we receive it.

Effective \_\_\_\_\_ (date) the undersigned cancels the Automatic Transfer Authorization.

Signed: \_\_\_\_\_