

# DENISON STATE BANK

## Round Up Savings (RUS)

*Use Your Debit Card and Watch Your Savings Grow*

Member  
**FDIC**

**WHAT IS THIS:** Once registered for the service, any time you use your DSB VISA CheckCard (debit) to make a point-of-sale (POS) purchase, either by entering your PIN or signing your name, not only will the sales amount be debited from your checking account, but the remaining cents on the transaction will be rounded up and debited from your checking and credited to any specified DSB savings or money market savings account.

**WHY DO THIS:** Round Up Savings gives you two big advantages:

1. **Build Savings:** You can effortlessly increase the balance in your savings account through these automatic transfers. This is ideal for things like growing a child's savings account or setting money aside for an upcoming vacation.
2. **Reconcile Easier:** You can record your card transactions to the next highest whole dollar amount in your checkbook register, making for easier viewing and reconciliation.

**EXAMPLE:**

Let's say you make three POS card purchases in a business day before 4:00 p.m. CST in the amounts shown below. The transactions will post to your account that day like this:

DATE	TYPE	TRANSACTION	AMOUNT	CALCULATION
June 5	Debit	VSA CRD ABC Company	\$21.17	Rounding up this amount would require 83 cents: $\$22.00 - 21.17 = 83$ cents
June 5	Debit	VSA CRD XYZ Company	\$42.82	Rounding up this amount would require 18 cents: $\$43.00 - 42.82 = 18$ cents
June 5	Debit	VSA CRD HJK Company	\$9.25	Rounding up this amount would require 75 cents: $\$10.00 - 9.25 = 75$ cents
June 5	Misc.	RUS Transfer To Account	\$1.76	The RUS transfer amount is calculated by adding the total of the rounded-up cents from all POS card transactions for that day and transferring that total to the savings account: $.83 + .18 + .75 = \$1.76$

*Round Up Savings activity will be itemized on your account statement for easy tracking.*

**For easier record keeping and reconciliation, enter like this:**

DATE	TYPE	TRANSACTION	AMOUNT	
June 5	Card	ABC Company	\$22.00	<div style="border: 1px solid black; border-radius: 50%; padding: 20px; display: inline-block;">                     Just record your POS transactions to the nearest whole dollar amount.                 </div>
June 5	Card	XYZ Company	\$43.00	
June 5	Card	HJK Company	\$10.00	

**YOU NEED TO KNOW:** Once you register for this service, Round Up Savings is applied on all POS transactions made with any DSB VISA CheckCard linked to the account; you cannot pick and choose which POS transactions to apply this on. RUS does not apply to cash withdrawals made at ATMs. If a final card transaction is a whole dollar amount (such as \$15.00), no round-up transfer is made. Credits to the RUS account are considered deposits/transfers in, and are not interest payments. Any cardholder on a joint account can register for RUS without consent of any other joint owner. RUS is not made available to card payments funded by business, commercial, organization or public funds accounts. Upon request, you can terminate this service at any time. Always ensure you have sufficient funds in your checking account to cover the POS sales amount and the round-up transfer debit amount.

**HOW TO REGISTER:**

Register at <https://www.denisonstatebankhb.com/home/save/round>, or visit any DSB location, or call us at 1-800-633-2423.

