



Perfect Cents Savings® Terms and Conditions

How Does Perfect Cents Savings Work?

Every time you use your SAFE Visa® Debit Card, your purchases will be automatically rounded up to the next whole dollar, and the excess of the purchase amount will be transferred into your designated savings account each day. Your debit card purchases will post to your checking account for the exact amount of purchase. The total of all excess amounts will be posted daily as a single transfer from your personal SAFE checking account to your designated savings account. The single transfer will include “Perfect Cents” in the description.

Perfect Cents Savings Requirements

The following four products and services are required to participate in Perfect Cents Savings:

- A SAFE designated savings account
- Personal checking account
- SAFE Visa Debit Card
- eStatement enrollment

Savings Account Options

The daily Perfect Cents transfers can post to one of the following savings products:

- Share Savings or Young Member Account
- Money Market
- Special Savings

Other Terms and Conditions

The daily transfer will not be posted if:

- Your account is overdrawn; or
- The transfer amount brings your checking account to a zero balance; or
- Funds are not available in the checking account; or
- eStatement service is canceled.

If a debit card purchase is refunded, the corresponding Perfect Cents transfer will remain in the designated savings account. Features are subject to change without notice. SAFE may cancel Perfect Cents Savings at any time.

Questions

For questions, to enroll or unenroll in Perfect Cents Savings, or to learn more about how SAFE can help you improve your financial well-being, visit safecu.org, stop by any SAFE branch, or speak to a helpful SAFE representative by calling **(916) 979-7233** or **(800) SEE-SAFE**.