

Round Up Rewards Disclosure

1. Program Overview: The Round Up Rewards Program (the "Program") is a promotion that allows Goldenwest Members the ability to round up transactions on their Goldenwest or USU Credit Union VISA debit card and save the rounded-up amounts at a higher interest rate in their Gold Account. For each qualifying purchase, Goldenwest will round up the transaction to the nearest whole dollar and deposit the difference into the high yield Gold Account (the "Round Up Benefit").
2. Eligibility: Members must have an open and active Goldenwest or USU Credit Union debit card, checking account, and Gold Savings Account ("Gold Account") to be eligible for the Program.
3. Enrollment: Members may enroll in the Program by using the opt-in toggle in the Golden Rewards widget of the online branch or mobile app, by phone, or by visiting a branch. The Round Up Benefit is linked to enrolled accounts and not individual VISA debit cards. In other words, all qualifying debit card purchases posting to the enrolled checking account will receive the Round Up Benefit. Members cannot enroll or remove individual debit cards associated with their checking account. All new cards issued to an enrolled account (including new issued cards, or cards re-issued to replace existing cards) will continue active participation in the Program.
4. Qualifying Purchases: Upon enrollment in the Round Up Rewards Program, Goldenwest will round up any qualifying debit card purchase to the nearest dollar that are made from the Member's checking account and deposit the round up amount into the Member's Gold Account.

Any point-of-sale debit card purchase, including purchases using a Personal Identification Number (PIN) or Signature/Credit purchase made with a Goldenwest or USU Credit Union debit card is eligible as a qualifying purchase for the Round Up Benefit. Cash withdrawals from ATMs, over-the-counter cash withdrawals, bill payment transactions, online banking transactions, ACH, check, and draft transactions are not considered eligible transactions for the Round Up Benefit.

Following enrollment in the Round Up Rewards Program, round ups from Member debit card purchases are accumulated and transferred daily from Member checking accounts to Member Gold Accounts. A round up calculation will not be made if a qualifying transaction consists of a whole dollar amount, e.g., \$5.00. The total transfer will be displayed daily as a single transaction on Member statements. However, if Members do not have sufficient available funds in the enrolled checking account at the time of the Round Up Rewards transfer on a business day, Goldenwest will cancel the Round Up Rewards transfer for that day. A cancelled transfer cannot be applied towards future Round Up Rewards transfers. If a qualifying purchase is later cancelled or reversed for any reason (including disputes), the corresponding transfer will not be reversed.

The maximum amount of round up transactions shall be capped at ten (10) transactions per account per day.

5. Program Responsibilities: Goldenwest and USU Credit Union debit cards, checking accounts, and Gold Savings Accounts are subject to all existing requirements, limitations, terms and conditions, and fee schedules.

6. Termination: Members may terminate their participation in the Program at any time, without penalty or closing their enrolled account, using the opt-in/opt-out toggle in the Golden Rewards widget of the online branch or mobile app or by visiting a branch. Goldenwest may terminate the Program for individual members or the program as a whole, effective immediately or on such date as notification to Program Participants may specify. On the date of such date of termination, Goldenwest reserves the right to terminate all round up transactions upon termination of the program for individual Program Participants or the Program in its entirety.
7. Program Changes: The terms of the Program may be modified or amended at any time by Goldenwest. Goldenwest may also terminate the Program at any time. Any proposed modification, amendment, or termination may be announced to participating members without any required advanced notice.
8. Limitation on Liability: To the maximum extent permitted by applicable law, Goldenwest shall not be liable for any direct, indirect, incidental, or consequential damages, including, but not limited to, loss of profits, revenue, data, or opportunity cost, that may result from Member participation in the Program.
9. Governing Law: The terms of the Program shall be governed by and constructed in accordance with the laws of the State of Utah, and any disputes arising out of or in connection with this clause shall be subject to the exclusive jurisdiction of the courts in Weber County, Utah.
10. Contact Information: For additional information or questions on the Program, please contact 1 (800) 283-4550.