



STRENGTH. SERVICE. COMMUNITY.

"Spend & Save" Program Enrollment

I wish to enroll in Winchester Savings Bank's "Spend & Save" program. By signing below, I acknowledge that I understand and agree to the following terms and conditions:

The Bank will round up to the next whole dollar amount the amount of any debit card transactions made from the checking account identified below and transfer the amount in excess of the purchase price from your checking account to the savings account identified below. This applies to all signature or PIN based debit card transactions including Apple Pay, Google Pay, Samsung Pay, and PayPal, and to all debit cards associated with the designated checking account, regardless of the user.

All rounding transactions are transferred overnight for each debit card transaction individually. If the checking account has a negative balance or there are not sufficient available funds in the account to cover the debit card transaction and the Bank agrees to pay the transaction, the Bank will not round up the purchase amount for that transaction. If a debit card purchase is subsequently cancelled or reversed, the corresponding transfer to the savings account will not be cancelled or revised and will remain in the savings account.

All consumer checking accounts are eligible for the "Spend & Save" program and all consumer savings accounts, excluding Club accounts, may receive transfers. Enrollment in the "Spend & Save" program can be cancelled at any time.

I authorize Winchester Savings Bank to enroll the following Winchester Savings Bank accounts in the "Spend & Save" program:

Checking Account #: _____ Savings Account #: _____

_____ Date: _____

Customer Signature

Please cancel "Spend & Save" rounding on my checking account # _____.

_____ Date: _____

Customer Signature

For Bank Use Only:

Entered by: _____ Date: _____