

**AMERICAN BANK & TRUST COMPANY, INC.**

**BANK MY CHANGE  
Terms & Conditions**

**Bank My Change Service**

When you enroll in American Bank & Trust's "Bank My Change" savings service, we round up the amount of any Debit Card purchase made by you or a joint owner of your Checking Account to the next whole dollar amount, and we transfer the amount in excess of your purchase from your checking account to your savings account.

We aggregate the amount to be "rounded-up" from your purchases that post to your checking account each business day and make one transfer (Bank My Change Transfer) at the end of the business day. If on any business day you do not have sufficient available funds in your checking account, or if the transaction has overdrawn your Checking Account, we do not round-up purchases posted on that business day and we cancel the Bank My Change transfer for that day.

If your Debit Card purchase is subsequently cancelled or reversed, the corresponding Bank My Change transfer will remain in the savings account. We may cancel the Bank My Change Service at any time. Bank My Change is available only on a Debit Card linked to your American Bank & Trust checking account.

**Acknowledgement**

By signing below, I agree to the terms & conditions stated above and acknowledge that I understand the terms & conditions and wish to enroll in American Bank & Trust's "Bank My Change" service. I authorize American Bank & Trust to "round up" any debit card purchases that are made from my checking account number stated below and deposit the amount over my purchase to my savings account number stated below.

\_\_\_\_\_

Customer Signature

Date

My Checking Account # is: \_\_\_\_\_

My Savings Account # is: \_\_\_\_\_

\_\_\_\_\_

Customer Service Signature