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### How the Program Works

The Security Cents (SC) program helps you save automatically by rounding up your everyday debit card purchases to the nearest dollar — and transferring the extra change into your Security Bank savings account.

#### 1. Eligibility Requirements

To enroll in the Security Cents program, you must:

- Have a Security Bank Checking Account  
(*This program is unavailable for Business, Money Market, or Health Savings accounts.*)
- Have a Security Bank Debit Card
- Have a Security Bank Savings Account
- Enroll and agree to these Terms & Conditions

Please allow up to **three business days** for your enrollment to be processed and the program to begin.

#### 2. How Savings Are Calculated

Once enrolled, every time you make a qualifying debit card purchase, we'll round the transaction amount up to the next whole dollar and transfer the difference into your linked Security Bank savings account.

- Example: If you spend \$50.75, we'll round up to \$51.00.
  - The purchase posts as normal: \$50.75
    - Qualifying purchases will show up as: "SC Savings \$0.25 XXXX Vsa Pur ...\$50.75".
  - The extra \$0.25 will be transferred to your savings account. See below for example transaction display under Daily Transfers.

You can customize your round-up amount in whole dollars, up to \$9.00 or maintain the default rounding setting to the nearest \$1.00.

#### 3. Daily Transfers

- We total all round-up amounts from the day's debit card purchases and make one transfer to your savings account at the end of each business day.
  - From the example above, the transaction will appear as "Security Cents Savings Transfer to Acct # ... \$0.25".
- No round-up transfers will be made if insufficient funds are in your checking account that day.
- Deposits to your savings account will typically appear the following business day.
  - From the example above, the transaction will appear as "Security Cents Savings Transfer from Acct # ... \$0.25".

#### 4. Returned Purchases & Adjustments

If a qualifying purchase is later cancelled or refunded, the round-up transfer for that transaction will stay in your savings account. Round-ups do not apply to refunds, credit adjustments, or non-purchase transactions.

#### 5. Statements

Participants will automatically receive a combined monthly statement showing checking and savings account activity.

#### 6. Changes to the Program

Security Bank reserves the right to change or cancel the Security Cents program at any time, without prior notice.

#### 7. How to Cancel

You can opt out of the program at any time by:

- Calling us at 217-789-3500
- Emailing [support@securitybk.com](mailto:support@securitybk.com)
- Visiting any Security Bank branch



(217) 789-3500

510 East Monroe Street  
Springfield, IL 62701

3001 Chatham Road  
Springfield, IL 62704

2500 Stevenson Drive  
Springfield, IL 62703

### Security Cents Enrollment Form

By completing this form, you are requesting to activate our Debit Card Security Cents feature for your Security Bank Debit Card transactions. For every purchase you make with your Security Bank Debit Card(s) linked to the identified checking account, we will round up the amount to the nearest dollar selected and deposit the total difference into the regular savings account attached to your checking account.

Full Name

\_\_\_\_\_

Checking Account Number

\_\_\_\_\_

Savings Account Number

\_\_\_\_\_

Round to the Nearest

(Up to \$9.00, blank input above will automatically round up to the nearest \$1.00)

\_\_\_\_\_

I authorize Security Bank to activate the Debit Card Security Cents feature on the account that I listed above. I understand all debit cards attached to the referenced account will be included in the service, and to turn this feature off, I must contact the Security Bank as noted in the received Terms and Conditions.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_