



POCKET CHANGE CHARITY DONATION PROGRAM

ELIGIBILITY

You must have an open and active consumer American Bank & Trust, N.A. debit card, and two consumer deposit accounts consisting of any of the following: iCan checking, Preferred Plus checking, Nexa checking, Green Plus checking, 55 Plus checking, Mint Checking, Edge Checking, a Money Market account, High Yield Money Market account or a consumer savings account, to be eligible for the Pocket Change Charity Donation Program.

ENROLLMENT

You may enroll/unenroll in Pocket Change at any time with a bank employee at any branch location or over the phone. Participation in the program is at the account level, which means all debit cards associated with the checking account will be part of the program. You cannot enroll or remove individual debit cards associated with your checking account. If you enroll and later receive a new debit card due to your card being lost, stolen, or reissued, your participation in the program will continue.

HOW IT WORKS

Following enrollment in the Pocket Change Charity Donation Program, each purchase made by you with your American Bank & Trust, N.A. debit card will be rounded up to the nearest whole U.S. dollar. The round up amount (between \$0.01 and \$0.99) will transfer from your checking account to a designated checking or savings account of your choosing. This transfer is referred to as a "Auto Pocket Change Withdrawal". Every month-end, on the last day of the statement cycle, the aggregate Pocket Change Savings for the month will be transferred to the designated charitable fund.

WHAT IS A QUALIFYING PURCHASE?

Any signature purchase or Personal Identification Number (PIN) purchase transaction made using an American Bank & Trust, N.A. Visa debit card, including in person, online, and Mobile Wallet transactions.

WHAT IS NOT A QUALIFYING PURCHASE?

Any cash withdrawal from an ATM or over-the-counter cash withdrawal; bill payment transactions using Online Banking; cash back received at a point-of-sale device; Online Banking transfers between checking and savings; and electronic one-time or recurring ACH debit transactions.

TRANSFER TIMING

American Bank & Trust, N.A. will aggregate the round-up from each American Bank & Trust, N.A. Visa debit card purchase that posts to your checking account each day and make a single transfer to the elected checking or savings account the following business day. Transfers will only take place if there are available funds in the customer's checking account prior to the transfer occurring. If a transfer is cancelled on a certain business day because funds are not available, Pocket Change transfers will resume on the next business day funds are available in the customer's checking account. Every month-end, on the last day of the statement cycle, the aggregate Pocket Change Savings for the month will be transferred to the designated charitable fund.

Near the end of a calendar year, we will send you a statement that lists the total of the rounded up amounts donated to your designated charity, provided the total amount of all Auto Donation amounts equals or exceeds \$10.00.

EXCEPTIONS

- A Pocket Change Savings transfer will not be made if the purchase consists of a whole dollar amount, e.g., \$5.00.
- If your purchase is canceled or reversed for any reason (including disputes), the corresponding Pocket Change Savings transfer will not be reversed.
- HSA and business debit cards cannot be enrolled in the Pocket Change Savings Program.

FIXED MONTHLY DONATIONS

Enrollment in the auto-save feature is not required to set a fixed monthly donation to a designated charity. To qualify for fixed donations, you must have an open and active deposit account with American Bank and Trust in any one of these account types: iCan checking, Preferred Plus checking, Green Plus Bonus checking, Green Plus checking, 55 Plus checking, Mint Checking, Edge Checking, a Money Market account, High Yield Money Market account or a consumer savings account. The designated amount will be transferred from the designated account to the selected charitable donation fund monthly on the last day of the statement cycle. Near the end of a calendar year, we will send you a statement that lists the total amount donated to the designated charity, provided the total amount equals or exceeds \$10.00.

Enrolled American Bank & Trust, N.A. debit cards, checking accounts, and savings accounts will be subject to all existing requirements and limitations for accounts of that type. American Bank & Trust, N.A. reserves the right to cancel or modify the Pocket Change Savings Program or terminate the customer's eligibility at any time with or without prior notice.

POCKET CHANGE CHARITY DONATION PROGRAM ENROLLMENT FORM



Customer Name:

Checking Account Number:

(Account tied to debit card)

Account for Pocket Change Deposit:

Charitable Fund:

☐ FIXED AMOUNT:

☐ YEARLY CAP:

ACKNOWLEDGEMENT:

By signing below, I agree to and understand the Terms & Conditions stated above and wish to enroll in American Bank & Trust, N.A.'s Pocket Change Charity Donation Program. I authorize American Bank & Trust, N.A. to "round up" any debit card purchases to the nearest dollar that are made from my checking account indicated above and deposit the amount exceeding my purchase amount to the Pocket Change Deposit Account indicated above, if applicable. I authorize American Bank & Trust to either credit the total amount of my "round up" deposits for the month or credit the established monthly fixed amount listed to the charity selected above.

Customer Signature

Date Signed

REVOCATION

I am hereby requesting to revoke the Pocket Change Charity Donation Program from my checking account debit card purchases or from my checking account in fixed monthly donations. I understand that the debit card purchases from my checking account will no longer round up to the nearest dollar and deposit into the account indicated above nor will any donations be made to a selected charity.

I acknowledge that the Pocket Change Charity Donation Program will be removed effective the next business day.

Customer Signature

Date Signed