



Savings Made Simple Round-up

Information & FAQs

Summer Vacation? New Car? Christmas Gifts? What are you saving for? Save money effortlessly with Savings Made Simple!

Every time you use your Troy Bank & Trust Debit Card, the transaction will be rounded up to the next whole dollar amount. The “round up” amount will then be automatically transferred from the checking account attached to your debit card to your Troy Bank & Trust Savings Account. All you need to get started with this free service is your Troy Bank & Trust checking account, Troy Bank & Trust debit card and a Troy Bank & Trust savings account. You can even select your TB&T Christmas Club account as the savings account to transfer the round up amount into!

HOW IT WORKS

ENROLL | Stop by any Troy Bank & Trust branch and tell them you would like to sign up for Savings Made Simple.

SHOP | Shop as you normally would using the Troy Bank & Trust debit card tied to your checking account.

SAVE | Each time you make a purchase with your Troy Bank & Trust debit card, the purchase price will be rounded up to the nearest dollar amount and the difference will automatically be transferred into your Troy Bank & Trust savings account.

Don't have a checking or savings account with Troy Bank & Trust? Open an account today to get started saving.

How Do I Get Started?

There is no cost to enroll. Contact us or come in to any of our convenient branch locations to enroll into Savings Made Simple Round-Up. Once you are set up, just watch your savings grow without even thinking about it!

What Else Do I Need to Know?

- ✓ Savings Made Simple is only available if you have a Troy Bank & Trust Debit Card linked to a Troy Bank & Trust Checking account.
- ✓ Both signature-based and PIN-based debit card transactions qualify for Savings Made Simple; ATM transactions do not qualify.
- ✓ If you enroll, all qualifying transactions from debit cards attached to your checking account will be included in the roundup.
- ✓ If your debit card purchase is canceled or reversed, such as a returned purchase, the corresponding debit card roundup will remain in the savings account.
- ✓ Credit transactions or adjustment transactions will not be rounded up.
- ✓ The roundup transfer will only happen if you have sufficient funds at the end of the day; the roundup transfer will never overdraw your account.
- ✓ Troy Bank & Trust may cancel or modify the Savings Made Simple program at any time.

FAQs

What is Savings Made Simple?

Savings made Simple is a free service offered to customers of Troy Bank & Trust with an active non-money market checking account, debit card and savings account that automatically rounds up your debit card purchases to the nearest dollar and deposits the difference into your savings account.

What is the cost for this service?

There is not a cost to enroll in the service. Simply stop by any Troy Bank & Trust location and a Universal Banker can sign you up for the Savings Made Simple service.

What do I need in order to get started?

In order to utilize the Savings Made Simple service, you will need to have a Troy Bank & Trust Checking account with a Troy Bank & Trust Debit Card linked to the account, and a Troy Bank & Trust Savings account.

Can I use any debit card for this program?

Only Troy Bank & Trust debit cards linked to a Troy Bank & Trust Checking account are eligible for the Savings Made Simple service.

If I have multiple Troy Bank & Trust checking accounts, can I sign up for Savings Made Simple for all my checking accounts?

Yes. You may sign up all your personal Troy Bank & Trust checking accounts for this service that have a debit card linked to the account.

I am seeing an additional Savings Made Simple transaction on my statement?

For every purchase you make with the debit card linked to the account, Troy Bank & Trust will add together all the Savings Made Simple rounded up balances. We will then debit the checking account and credit the savings account. There will be only one deduction from the checking account for Savings Made Simple each day, which will show as Savings Made Simple on your bank statement.

I made several purchases yesterday, but I am not seeing the rounded up amount for my Savings Made Simple transfer.

Once the Debit Card Transactions post, the Savings Made Simple round up amount will be processed the following business day if funds are available.

Can my round up amount be deposited into multiple Savings accounts?

The rounded up amount can only go into one Troy Bank & Trust Savings account.

Can my round up amount be deposited into my TB&T Christmas Club account?

Yes, and what a great way to save money for Christmas gifts! The TB&T Christmas Club account is a savings account and is eligible for the round up amounts to be deposited into.

If I cancel today, will the transactions from yesterday still post?

Yes. Canceling today will only stop tomorrow's Savings Made Simple transaction from posting.

I do not have a Savings account and want to utilize this service. Can my round up go into another checking account?

No. The round up amount may only be deposited into a Troy Bank & Trust Savings Account.

The only Troy Bank & Trust Checking account I have is a Troy Bank & Trust Money Market account. Can I utilize this service?

No. This service is only available on Troy Bank & Trust Non-Money Market Checking accounts.

What types of debit card transactions qualify for Savings Made Simple?

Both signature-based and PIN-based debit card transactions qualify for Savings Made Simple. Transactions preformed at an ATM do not qualify.

How do I UN-enroll in Savings Made Simple?

To UN-enroll from Savings Made Simple, stop by a Troy Bank & Trust location and a Universal Banker will provide you with the form to un-enroll from the service.

I received a new Troy Bank & Trust debit card for the Checking account used for Savings Made Simple. Will this affect my enrollment?

Changing Debit Cards will cause no interruption in the Savings Made Simple service for the checking account.

I had to open a new Checking account to replace my account currently being used for Savings Made Simple. Will this affect my enrollment?

Yes. The new Checking account will need to be enrolled in Savings Made Simple.

Savings Made Simple Round-Up Helps You Save Your Debit Card “Change”

With Savings Made Simple Round-Up, every purchase you make with your Troy Bank & Trust debit card is rounded up to the nearest dollar. The rounded-up difference is then deposited into a Troy Bank & Trust savings account of your choice. (Sorry, no certificate accounts or IRA's.) Every time you swipe your debit card, you'll be saving money – it's truly that easy. That's not all, there is no fee for enrolling in this convenient service!

Example:

You go to the gas station and the total for your gas purchase comes to \$29.55. This amount will post to your checking account. Immediately after that, a second debit occurs rounding up to the nearest dollar, transferring the difference to the savings account you designated. In this case, it would be \$0.45 and you would deduct a total of \$30.00 from your checking account register.

Information you should know:

Savings Made Simple Round-Up works on any PIN or signature-based debit card transaction from a Troy Bank & Trust checking account. It does not work on ATM withdrawals or if you overdraw your account, or if your transaction is being covered by an overdraft protection program. In cases where a rounded-up transaction is reversed, the portion that was deposited to your savings account will not reverse.

Signing up is easy:

Contact us or come in to any of our convenient branch locations to enroll into **Savings Made Simple Round-Up**. Once you are set up, just watch your savings grow without even thinking about it!