



**Prairie State Bank & Trust**  
**“Change-It-Up”**  
**Debit Card Savings Program**  
**Terms & Conditions**

*Watch your  
money grow!*

1. Requirements for participation in the “Change-It-Up” Debit Card Savings Program:

- You must have a PSBT Checking account
  - Program is not available for Business, Money Market or Health Savings accounts.
- You must have a PSBT Debit Card
- You must have a PSBT Savings account
- You must enroll and agree to the “Terms & Conditions” of the program

Please allow up to three business days for “Change-It-Up” program activation.

2. Upon enrollment in the “Change-It-Up” Debit Card Savings Program, Prairie State Bank & Trust (PSBT) will round-up the amount of “*qualifying debit card transactions*” associated with the designated Checking Account to the *next* \* whole dollar amount , and transfer the amount in excess of the purchase amount from the designated Checking Account to a designated Savings Account.

*Qualifying debit card transactions include: Point of Sale Debit Card Transactions (signature or PIN based); Purchases initiated by internet or telephone using your PSBT Debit Card.*

*\* Round up amount – defaults to nearest \$1.00; Customer option available \$2.00 - \$9.00*

3. PSBT will aggregate the rounded up amounts from qualified debit card transactions that post to the designated Checking Account each business day and make a single transfer (“Change-It-Up Transfer To Acct # XXX”) at the end of the business day. If on a business day there is not sufficient available funds in the designated Checking Account, or if any transaction has overdrawn the designated Checking Account, PSBT will not round up the debit card transactions posted on that business day and PSBT will cancel the daily round-up transfer for that day.

For Example: Make a purchase at Wal-Mart with your PSBT Debit Card for \$10.15  
That amount will post to your account as normal.  
The Transaction on your statement will show: \$10.15 with a description of:  
*CHANGE-IT-UP .85 MCD PUR WAL-MART SPRINGFIELD, IL*  
We will then create a transaction in the amount of \$0.85  
Savings Deposits are credited on a day delay basis.

4. If the qualified debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in the designated Savings Account. Credit transactions or adjustment transactions will not be rounded-up.

5. Customers will be automatically enrolled in a “combined statement” so that the checking and savings transaction activity will appear on one monthly statement.

6. Prairie State Bank & Trust reserves the right to cancel or modify the “Change-It-Up” Debit Card Savings Program at any time without prior notice to you.

7. You can cancel your participation in this program by contacting Prairie State Bank & Trust customer service center at 1-800-597-2977 or one of our many branch locations.