ROUNDUP SAVINGS PROGRAM

Enrollment & Authorization Form

By signing below, I (and any joint owner of my account) acknowledge that I have received, read, and understand the Paducah Bank Round-Up Savings Program Disclosure, and I agree to the terms summarized below. This form authorizes Paducah Bank to enroll me in the Round-Up Savings program.

How the Program Works

Paducah Bank will round up each qualifying debit card purchase to the next whole U.S. dollar and transfer the difference from my designated checking account to my designated qualifying account. For example, a qualifying purchase of $12.35 rounds up to $13.00, and $0.65 is transferred to the designated account. Transactions made at a whole dollar amount do not round up. Round-up transfers for all qualifying purchases posted on a single business day are aggregated and transferred as a single daily transfer on the next business day, appearing on my statement as "ROUNDUPSVNGS".

Eligibility

- I must have a designated Paducah Bank personal checking account and second personal designated qualifying Paducah Bank account, both in good standing.
- Business accounts, TDA accounts, escrow accounts, and other certain accounts are not eligible. i.e. Trusts, Estates, HSA.
- I must be enrolled in the program for round-up transfers to occur.
- If multiple debit cards are linked to my designated checking account, transactions on all cards will be rounded up to the nearest dollar.

Qualifying and Non-Qualifying Transactions

Qualifying transactions are one-time debit card purchases made with a Paducah Bank debit card linked to my designated checking account and posted during a business day. The following are NOT qualifying transactions and will NOT be rounded up:

- ATM withdrawals or deposits
- Transfers between accounts (including transfers between my own Paducah Bank accounts)
- ACH (Automated Clearing House) transactions
- Purchases that are subsequently reversed or returned on the same business day they are posted

My Acknowledgments and Authorizations

By enrolling, I acknowledge and agree to the following:

- **INSUFFICIENT FUNDS:** If my designated checking account does not have sufficient available funds to cover a round-up transfer, or if a transfer would overdraw the account, Paducah Bank will not process the round-up transfer for that day. Round-up transfers are not aggregated or deferred from a day with insufficient funds to a future day.

- **REFUNDS AND REVERSALS:** If a qualifying purchase is reversed, refunded, or charged back after the corresponding round-up transfer has been made, the round-up transfer will remain in my savings account. Paducah Bank will not reverse or reclaim the round-up amount.
- **NO PROGRAM FEE:** Paducah Bank does not charge a fee for participation. However, standard fees and terms applicable to my designated checking and savings accounts still apply.
- **FDIC INSURANCE:** Funds transferred to my savings account through the program are deposits in that account and are insured by the FDIC subject to applicable limits and requirements.
- **MY RESPONSIBILITY FOR FUNDS:** I am responsible for maintaining sufficient available funds in my designated checking account to cover both my purchases and any round-up transfers. Paducah Bank is not liable for any failure to process a round-up transfer due to insufficient funds, system interruptions, processing delays, or other circumstances beyond its reasonable control, and is not responsible for any overdraft fees, insufficient funds fees, or other consequences resulting from the timing or amount of round-up transfers.
- **JOINT OWNERS:** If my account has a joint owner, each owner is jointly and severally liable for all terms of this agreement. Round-up transfers triggered by purchases made by any joint owner or authorized signer will be processed in accordance with these terms.
- **ACCOUNT OWNERSHIP CHANGES:** I am responsible for contacting Paducah Bank in the event of a change in account ownership to which my round-up transfers are being deposited.
- **AUTHORIZATION TO TRANSFER:** I authorize Paducah Bank to make automatic internal transfers from my designated checking account to my designated qualifying account.
- **CANCELLATION:** I or any joint owner on the designated account may cancel participation at any time through online banking under messages, by phone, or by visiting a branch. Upon cancellation, no additional round-up transfers will be processed; transfers already posted to my savings account will remain. Paducah Bank may cancel or suspend the program or my enrollment at any time, including if a designated account becomes closed, dormant, frozen, or otherwise ineligible.
- **PROGRAM CHANGES:** Paducah Bank may modify the terms of the program at any time and will provide notice of any material changes in accordance with applicable law. Paducah Bank may also cancel or suspend the program at any time.
- **SUPPLEMENTAL DISCLOSURE:** This disclosure is supplemental to, and does not replace, the deposit account agreements, terms, and disclosures that govern my designated accounts. In the event of a conflict between this disclosure and my account agreement, my account agreement controls unless otherwise required by law.

Designated Account

Designated Checking Account Number: ______________________________

Designated Qualifying Savings/DDA Account Number: ______________________________

Primary Account Holder Name *(print)*: ______________________________

Joint Owner Name if Applicable *(print)*: ______________________________

Date: ______________________________

Customer Signature

By signing below, I acknowledge that I have received and understand the full Round-Up Savings Program Disclosure and agree to its terms.

Account Holder Signature: ______________________________ Date: ______________