



Transfer the Cents Enrollment Form

Name: _____

Checking Account: _____

Savings Account: _____

Transfer the Cents – Round up my Bank of Oak Ridge Visa Debit Card purchases, from my checking account above, to the next whole dollar and transfer the difference to my Bank of Oak Ridge savings account listed above. We will combine the round-up from purchases that post to your checking account each business day and make a single transfer (the “Transfer the Cents” transfer) at the end of the business day from your Bank of Oak Ridge checking account to your Bank of Oak Ridge savings account.

If your debit card purchase is canceled or reversed after the round up transfer has been made, the Transfer the Cents transfer will remain in the savings account. Transfer the Cents is available only on a debit card linked to your Bank of Oak Ridge checking account.

If on a business day you do not have enough available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round up purchases posted on that business day and we will cancel the Transfer the Cents transfer for that day.

We may cancel or modify the Transfer the Cents product at any time without prior notice.

I certify that all information on this form is true and complete. I acknowledge that by signing this form that I agree to the terms and conditions listed above.

Signature _____

Date _____

I request to cancel my Transfer the Cents enrollment.

Signature _____

Date _____