



Debit Card Savings Program FAQs

How does Stash My Cash work?

Every time you use your **Jovia Debit Card**, we'll round up your purchases to the nearest whole dollar amount and transfer the difference into your selected deposit account – or even to a child's or grandchild's account. It's an easy way to save money when you use your debit card!

Who can enroll in Stash My Cash?

All Jovia members with a checking account are eligible to sign up for the program. When you enroll, all qualifying transactions from debit cards attached to your checking account will be included in the program. Business checking accounts are not eligible for this program.

Can I sign up multiple accounts?

Yes! You can sign up multiple checking accounts and get the whole family saving! Each Stash My Cash enrolled account must select one Jovia checking or savings deposit account (excluding our liquid IRA accounts) to transfer the funds. Multiple checking accounts can select the same deposit account.

How do I enroll?

If you are a Jovia member, you can enroll in one of three easy ways:

- Visit our website to fill out and submit the Stash My Cash enrollment form. Your request will be activated within 3 business days of submission.
- **Schedule an appointment** to visit your local Jovia branch
- Call our member care team at 1-855-JOVIA4U

What transaction types qualify?

Both PIN-based and signature-based debit cards transactions qualify for Stash My Cash; ATM transactions do not qualify.

When will the transfer happen?

The transfer will happen at the end of the day after the purchase transaction has posted to your account. Each Stash My Cash withdrawal/deposit associated with a debit card transaction will post to your account as a separate line item on your account statement. A transaction completed using a signature instead of a PIN may take longer to process. The transfer will happen at the end of the day after the signature-based purchase transaction posts to your account.

What happens if I return my purchase?

If your debit card purchase is returned, the transferred funds will remain in the deposit account.



What happens when my purchase comes to a whole dollar amount?

No funds will transfer when the transaction totals a whole dollar amount. For example, there would be no round up for a \$10.00 purchase. If the transaction total were \$10.01, then 99 cents would transfer to the deposit account.

Does the transferred amount count toward the Go Green Checking monthly bonus \$250 spend requirement?

Since the Stash My Cash round up is viewed as a withdrawal from your checking account, it does not count towards the Go Green Checking bonus interest debit card requirement. However, the purchase amount will count toward the spending requirement.

What if I don't have enough money in my account to cover the Stash My Cash round up amount?

If the account is overdrawn or the transfer will cause your account balance to go negative, the purchase(s) posted that business day will not round up. The round up will only happen if you have sufficient funds in the account to cover the transfer. If you have a Safetyline of Credit linked to your checking account, any debit card transactions processed using your Safetyline will not include a round up transfer.

How will the transactions appear on my account statements?

Stash My Cash up transactions will appear as individual line items on both your checking and deposit account statements. Please note, the purchase transaction and corresponding round up may appear out of order depending on when the purchase transaction(s) and round up transfer(s) post to your account.

Date	Description	Amount	Balance
Posted			
JAN 11, 2021			
JAN 6, 2021	Stash My Cash Withdrawal / Transferred to Savings Account	-\$0.96	\$186.79
JAN 6, 2021	Stash My Cash Withdrawal / Transferred to Savings Account	-\$0.07	\$187.75
JAN 6, 2021	Stash My Cash Withdrawal / Transferred to Savings Account	-\$0.30	\$187.82
JAN 6, 2021	POS STARBUCKS STORE 24 / AMITYVILLE NYUS	-\$8.04	\$188.12
JAN 6, 2021	POS STOP & SHOP 0550 / AMITYVILLE NYUS	-\$37.93	\$196.16
JAN 6, 2021	POS RITE AID 10648 5125 MERRICK / ROAD MASSAPEQUA PANYUS	-\$15.70	\$234.38
JAN 6, 2021	Stash My Cash Withdrawal / Transferred to Savings Account	-\$0.29	\$234.09

Date	Description	Amount	Balance
JAN 8, 2021			\$356.92
JAN 6, 2021	Stash My Cash Deposit / Transferred from Checking Account	\$0.96	\$1,331.92
JAN 6, 2021	Stash My Cash Deposit / Transferred from Checking Account	\$0.07	\$1,330.96
JAN 6, 2021	Stash My Cash Deposit / Transferred from Checking Account	\$0.30	\$1,330.89



How can I view my transactions online?

In Mobile Banking, select the checking or deposit account linked to your round up and search by **keyword** in the **search transactions** bar at the top of the screen to view your Stash My Cash transactions.

Q Search transactions

In Online Banking, select the checking or deposit account linked to your round up and in the Account History screen, search by **keyword** in the box marked **Narrow by items containing** to view all of your Stash My Cash transactions.

Narrow by items containing:

e.g. AT&T, check, 5.00

Can I enroll my Jovia Credit Card in this program?

At this time, only debit cards are eligible to participate in the Stash My Cash program.

How do I make changes or cancel my Stash My Cash enrollment?

This service can be modified or cancelled at any time. Simply connect with us by visiting joviafinancial.com, calling 1-855-JOVIA4U or **scheduling an appointment** to visit your local Jovia branch.