



GreatChange The virtual change jar.

Good is saving regularly, when you remember to, that is!

Great is saving every time you buy something, automatically, without even thinking about it!

MAKE IT GREAT!
TIP

SAVINGS MADE EASY!

SIGN UP FOR GREAT2SAVE AND GREATCHANGE, SIT BACK AND ENJOY THE BENEFITS OF SAVING, EASY AND SIMPLE!

Introducing GreatChange, from CME. Think of it as a virtual change jar that collects money when you make a purchase, and saves it for anything you need.

Every time you sign for a purchase with your Great Card, we'll round up the transaction from your purchase to the next whole dollar. Then we'll transfer the difference from your CME Checking account to your CME Advantage Share account.

So, if you buy gas for \$24.10, we'll debit your account a total of \$25, and then transfer 90 cents to your savings account. Buy movie tickets for \$18.50, the debit will total \$19.00, of which 50 cents will go into your savings account. And a night with your special someone will turn into a dramatic savings experience!

All that change will add up fast and it won't jingle in your pockets!

GreatChange

	You Spend	Round Up	Total Debit
	\$1.75	.25	\$2.00
	\$4.19	.81	\$5.00
	\$37.61	.39	\$38.00
	\$98.17	.83	\$99.00
Total	\$141.72	2.28	\$144
Withdrawn from Checking:			\$144.00
Transferred to Savings:			\$2.28



Life is good. Make it great.

Wondering what your statement might look like? We have provided a sample below.

Date	Check #	Transaction	Amount	Balance
5-21	001028	Processed Check - Kroger	- 113.28	1,360.11
5-21		Withdrawal CHECK CARD - Papa's Pizza	- 6.99	1,353.12
5-21		Withdrawal CHECK CARD - KC's Hair Studio	- 54.33	1,298.79
5-21		Withdrawal CHECK CARD - City Cleaners	- 12.01	1,286.78
5-21		Withdrawal Transfer to Share 01 Daily Round-Up	- 1.67	1,285.11
5-22		Withdrawal CHECK CARD - Gas Station	- 79.55	1,205.56

Our Recommendation...

Already making the most of GreatChange? Then we recommend signing up for Great2Save! With Great2Save, you save money automatically every month. The money is transferred from your CME Freedom or Capital Club checking account into a high-rate 12 month certificate.

GreatChange Account Disclosure

When you enroll in the GreatChange Debit Card Round-Up Savings Program, CME Federal Credit Union will round-up the amount of any debit card purchase when the transaction is run as credit transaction associated with your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase amount from your checking account to your CME Advantage Share Account.

CME Federal Credit Union will aggregate the rounded up amounts from purchases that post to your checking account each business day and make a single transfer ("daily round-up transfer") at the end of the business day. If on a business day you do not have sufficient 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 cancel the daily round-up transfer for that day.

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

CME Federal Credit Union reserves the right to cancel or modify the GreatChange Debit Card Round-Up Savings Program at any time.

The dividend rate and annual percentage yield (APY) for the Advantage Share Account depends on the average daily balance in your account. The applicable dividend rate is paid on the entire balance in your account. See CME Federal Credit Union for current rates.

Fees and charges may be assessed against your account if overdrawn. CME Federal Credit Union is not responsible for the round up transfer on a day, following or subsequent days that causes an insufficient fund. See CME Federal Credit Union's Fee schedule for current fees.



www.cmefcu.org
614.224.8890
888.224.3108

DOWNTOWN BRANCH
365 S. Fourth St.
Columbus, OH 43215
Fax 614.224.0543

WESTERVILLE BRANCH
428 S. State Street
Westerville, OH 43081
Fax 614.891.5735

PICKERINGTON BRANCH
1017 Refugee Road
Pickerington, OH 43147
Fax 614.322.0022

HILLIARD BRANCH
4099 Trueman Blvd.
Hilliard, OH 43026
Fax 614.850.9548

CLINTONVILLE BRANCH
4545 N High St.
Columbus, OH 43214
Fax 614.261.4889