

Smart SAVE



Customer Information and Enrollment Form

Customer Name: _____
Last First M.I.

Address: _____
Street Address

City State ZIP Code

Smart SAVE Service:

Round up my purchases to the next whole dollar each time any MidSouth Bank debit card transactions post to my checking account. If you have multiple debit card transactions the same day, the rounded up change will be accumulated and will be one transfer/withdrawal from your checking and one transfer into your savings. If however, the rounded up amount would overdraw the checking account, the Smart SAVE transfer is cancelled.

_____ (Initials)

Note: You can also save by automatically transferring a specific amount from your checking into your savings. This option is available within Online Banking, under "Transfer".

Smart SAVE Transfer FROM: (Only One Checking Account) Checking Account #: _____

Smart SAVE Transfer TO: (Account must have at least one common owner) Savings Account #: _____

Terms and Conditions

When you enroll in our Smart SAVE service, we round up the amount of any MidSouth Bank debit card purchase made by you or any debit cardholder of your Checking Account to the next whole dollar amount in excess of the purchase price. We transfer/withdrawal that amount from your Checking Account to the designated savings account.

We aggregate the round up from purchases that post to your Checking Account each business day and make a single transfer/withdrawal the following business day. If on a business day you do not have sufficient funds available in your Checking Account, we do not round up purchases posted on that business day and we cancel the Smart SAVE transfer for that day.

If your MidSouth Bank debit card purchase is subsequently cancelled or reversed, the corresponding Smart SAVE transfer/withdrawal will remain in the designated account. We may cancel the Smart SAVE transfer at any time. Smart SAVE is available only on debit cards linked to your MidSouth Bank Checking Account indicated above.

If the Checking Account or receiving Savings Account with Smart SAVE service is closed, the Smart SAVE service will be cancelled. You agree to notify the bank in writing if you wish to cancel the Smart SAVE service.

Customer Signature: _____ Date: _____
(One owner of Checking Account indicated above)

Bank Use Only		
Resp. Code: _____	Branch: _____	Date: _____