SteadySave – Terms and Conditions

Terms and Conditions: SteadySave℠

**The SteadySave by State National Bank program:**

It's easy. You enroll in the SteadySave℠ by State National Bank program. We transfer money to your savings each time you use your State National Bank Debit Mastercard®.

**How SteadySave by State National Bank works:**

At the end of each business day, we determine the number of Debit Card transactions that are eligible SteadySave℠ by State National Bank. We then make individual transfers for the various transactions. If you had five eligible transactions, you would see five debits from your checking and then five credits to your savings.

For example, if you have three eligible transactions (Debit Card) and your SteadySave℠ by State National Bank transfer amount is $.50, we will deduct $.50 three times from your checking account and credit your savings or money market account.

Each eligible debit card purchase will be rounded up to the next whole U.S. dollar amount. The difference between the purchase amount and the rounded amount will be transferred from the designated checking account to the designated savings or money market account.

| Purchase | Transfer |
|---|---:|
| $10.50 | $0.50 |
| $15.75 | $0.25 |
| $20.01 | $0.99 |
| $11.00 | $1.00 |

Eligible transactions made on a non-business day will be combined with eligible transactions made on the following business day. The term "business day" means every day except Saturdays, Sundays, and federal holidays.

The SteadySave℠ by State National Bank transfer will not be processed on any day that sufficient funds are not available or if the SteadySave℠ by State National Bank transfer would result in an overdraft. In such a case, the SteadySave℠ by State National Bank transfer will not be processed at a later date.

**Eligible SteadySave by State National Bank transactions**

Purchases you make with your Mastercard® Debit Card (signature or PIN-based) are eligible transactions. The purchase must result in a debit transaction that posts to your preselected, personal State National Bank checking account. The purchase of foreign currency, traveler's checks, cashier's checks and other similar instruments are not eligible transactions. All other transactions conducted using your Debit Card such as deposits, withdrawals, balance inquiries, transfers, credits, pre-authorizations, reversals, and other checking account inquiries are not eligible transactions, including any and all small dollar transactions not executed within the spirit of the program (i.e. multiple $1.00 transactions).

If the eligible Debit Card transaction is later cancelled or reversed, the original SteadySave℠ by State National Bank transfer will remain in your savings or money market account.

**Other SteadySave by State National Bank requirements**

To enroll for SteadySave℠ by State National Bank, you must have at least one State National Bank personal checking account, linked to a State National Bank personal savings or money market account and an open State National Bank Personal Debit Card.

You may have only one personal savings or money market account enrolled in the SteadySave℠ by State National Bank program. At least one checking account owner must also be an owner on the personal savings or money market account.

The SteadySave℠ by State National Bank program is available only in association with personal accounts. The program is not available to business entities.

**Bank's Right to Cancel Participation and Program Changes**

State National Bank reserves the right to suspend, terminate, or remove any account from the SteadySave℠ program at any time and for any reason, including suspected misuse, account closure, or program abuse. State National Bank may modify, discontinue, or replace the SteadySave℠ program at any time. Notice of material changes will be provided as required by applicable law.

**Your Right to Cancel Participation in SteadySave**

Participation is voluntary. You may discontinue enrollment in the SteadySave℠ program at any time by contacting State National Bank.

**Digital Banking Visibility and Joint Account Clarification**

SteadySave℠ transfers will be reflected on your account statements and may be viewable through Digital Banking and mobile banking services. Enrollment by any authorized owner or signer constitutes authorization for the SteadySave℠ service on the designated accounts.

**No Interest Bonus Guarantee and Dormant or Closed Accounts**

State National Bank does not currently provide matching contributions or bonus deposits in connection with the SteadySave℠ program unless otherwise disclosed separately. If the designated checking account, savings account, money market account, or associated debit card is closed, restricted, frozen, or otherwise ineligible, participation in the SteadySave℠ program may be suspended or terminated.