

Round Up with CSB

Effortlessly grow your savings by rounding up your transaction or end of day balances with CSB

What do I need to have to enroll in the Round Up savings program?

If you would like to enroll in Round Up for your point-of-sale debit card transactions or end of day balance, you must have a CSB checking account, a secondary account, and a debit card (only for transaction Round Up). To set up either option and to start your nightly transfer, you can stop by your local CSB branch. If you have any questions or are unable to make it into a branch, you can give our team a call at 800.488.3958.

What is considered my Primary Account?

Your primary account must be a CSB consumer checking account. For point-of-sale debit card transaction Round Up, you must have a linked CSB Debit Card.

What is considered my Designated Savings Account?

Your designated savings account can be any CSB consumer checking, savings, or money market account.

Are any CSB accounts not eligible for Round Up?

Yes, CSB does not allow the Round Up feature to be utilized with any CSB Certificate of Deposit, Health Savings Account, Individual Retirement Account, or business account.

What is end of day Round Up and how does it work?

After all transactions have been finalized for the business day, all the cents that are part of your primary checking account balance will be transferred to your designated savings account.

EXAMPLE: if your account balance at the end of the day is \$157.34, then \$0.34 will be transferred to your designated savings account, leaving you with a \$157.00 balance in your primary checking account.

What is point-of-sale debit card transaction Round Up?

Point-of-sale debit card transaction Round Up rounds up every purchase made throughout the day with your CSB Debit Card to the nearest dollar and turns your spare change into savings automatically.

How does point-of-sale debit card transaction Round Up work?

Every time you use your CSB Debit Card, we round your transaction up to the nearest dollar and put that spare change into your designated savings account. Think about when you make purchases in cash and get spare change. The change received is collected in a change cup or piggy bank until it is time to deposit it into your CSB savings account. In this situation, that spare change is automatically transferred from your primary checking account to your designated savings account. We do the work for you.

EXAMPLE: Say you pick up your morning coffee for \$4.45 using your CSB Debit Card. With point-of-sale debit card transaction Round Up, the \$0.55 of spare change which is the difference between \$4.45 (the total of your purchase) and \$5.00 (the nearest whole dollar up) will be deposited into your designated savings account.

How often is the Round Up change transferred to my designated savings account?

The change from all your point-of-sale debit card transaction Round Up purchases will be accumulated and transferred daily from your primary checking account to your designated savings account. That transfer will be displayed daily as a single transaction on both your primary checking account statement and designated savings account statement.

EXAMPLE: If you were to do 10 debit card transactions in a day, at the end of the night, the spare change from all 10 transactions are added together, and a single Round Up transfer is made to your designated savings account.

How does Round Up help me build my savings?

Instead of having to intentionally put your money aside into your savings, Round Up does that automatically for you. A couple nickels here and a quarter or two there really start to add up. The more you use your CSB Debit Card, the more you will see your savings grow. Remember, we do the transfer work for you.

What if I don't have enough funds in my account to make the daily transfer without going negative?

If you do not have sufficient funds available in your primary checking account at the end of the business day, your Round Up transfer will be canceled for that day.

How do I opt-out of the Round Up savings program?

If you would like to stop your Round Up transfers, you can stop by any CSB branch or give our team a call during regular business hours. We are happy to help. You can reach us at 800.488.3958.

Can I opt-in to or opt-out of the Round Up savings program at any time?

Yes, this is an added benefit CSB offers to our customers. If you try it out and don't like it or don't want it, just let us know. We are happy to help you.

What if I have a joint account with someone else, but I want to Round Up my debit card transactions?

Please note, once an account has been opted-in or out of Round Up, all signers on that account are affected by the change. Round Up applies to all point-of-sale debit card transactions (not end-of-day balances) done by any debit card connected to that account. This means the sum of all point-of-sale transactions conducted with any CSB Debit Cards on that account will be rounded to the nearest dollar in a single, per-day transfer.

Can I Round Up into my child's savings account?

Yes, you may Round Up into any CSB consumer checking, savings or money market account, including your child's CSB savings account, that has your name on it. You can be on the account as an owner, authorized signer, custodian, etc. If you have questions on eligible accounts, you can give us a call at 800.488.3958.