



**PeoplesBank**  
A Codorus Valley Company

## PEOPLESBANK MOMENTUM CHECKING & SAVINGS

### FAQs

***Can I change my existing PeoplesBank checking account to a Momentum Checking Account, without my current account number changing?***

Yes! Changing your current PeoplesBank checking account to a Momentum Checking Account is easy! Simply contact your local financial center or our Client Care Center and request to change your account type. If you are requesting over the phone, you will be asked a few questions to verify your identity prior to proceeding with the account type change. There is no paperwork to sign to complete the account type change and your current PeoplesBank checking account number will remain the same.

***Can I change my existing PeoplesBank savings account to a Momentum Savings Account, without my current account number changing?***

Yes! Changing your current PeoplesBank savings account to a Momentum Savings Account is easy! Simply contact your local financial center or our Client Care Center and request to change your account type. If you are requesting over the phone, you will be asked a few questions to verify your identity prior to proceeding with the account type change. There is no paperwork to sign to complete the account type change and your current PeoplesBank savings account number will remain the same.

***Do I use “debit” or “credit” to get cashback rewards?***

Cashback rewards are paid for all debit card transactions in which you select ‘credit’ when making purchases. Any debit card transaction in which you do not enter your assigned PIN is considered a ‘credit’ transaction. You can select ‘credit’ for debit card transactions at retailers and merchants both online and in person. If you are unsure of how to process as ‘credit’ while in person at a retailer, ask the retail associate and they will provide direction based on their card terminal.

***How does round up savings work and how will these transactions appear on my account?***

Anytime you make a purchase with your debit card, using either the debit or credit selection, the amount of the transaction will automatically round up to the nearest dollar amount. The round up amount of the transaction will then transfer from your Momentum Checking account to your Momentum Savings the day after the actual debit card transaction posts to your Momentum Checking account. Ex. My debit card transaction for \$1.75 posts to my Momentum Checking account today. Tomorrow I will see a \$.25 ROUND UP SV transfer from my Momentum Checking account to my Momentum Savings account. If you have multiple debit card transactions that post to your account on the same business day, the cumulative total of the round up for those transactions will transfer as one total ROUND UP SV transfer from the Momentum Checking to the Momentum Savings.

***When do I get my cashback rewards?***

The cashback rewards earned through utilizing your debit card for credit transactions will be credited to your Momentum Savings account the day after your monthly statement is generated, the 6th of every month, or the next business day if the 6th falls on a weekend or holiday. The transaction description for the cashback rewards will be identified with the title of ‘TRF Credit.’

***How do I earn the cashback rewards with my debit card and ATM fee refund and when will the refund be credited to my account?***

Every statement cycle that you meet the direct deposit minimum for the Momentum Checking account you are eligible to earn both the cashback rewards for all debit card purchases processed as a credit transaction and a rebate of up to \$10 for any ATM fee charged by another financial institution when obtaining cash at a non-PeoplesBank ATM. The refund for the amount of non-PeoplesBank ATM fees assessed (totaling up to \$10) during the statement cycle will be credited to your PeoplesBank Momentum Checking account on the last day of the statement cycle.





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***How can I get my PeoplesBank credit card rewards automatically into Momentum Savings?***

When you have a PeoplesBank Rewards Credit Card through Elan, you can utilize Elan's website for managing your credit card rewards and add your Momentum Savings account as the account for which your credit card rewards would be deposited into when you select a payment for the rewards.

***How does Momentum Checking and Savings work together?***

Utilizing your Momentum Checking account and associated debit card to make every day purchases and payments provides you the convenience of growing your Momentum Savings account balance through cashback rewards and rounding up transactions without any added work or transactions on your part.

***Can I withdraw funds and transfer funds from my Momentum Savings account?***

Yes. You may withdraw available funds from your Momentum Savings account at any time either in person at a financial center or you may link your Momentum Savings account to your PeoplesBank debit card to withdrawal available funds at an ATM (other Bank fees may apply when utilizing a non-PeoplesBank ATM). In addition, you may transfer funds from your Momentum Savings account to another PeoplesBank checking or savings account in person at a financial center, online or through the mobile app, or at an ATM if your Momentum Savings account is linked to your PeoplesBank debit card.

***Can I link my Momentum Savings account to my Momentum Checking account for overdraft protection?***

Yes. You may request to link your Momentum Savings account to your Momentum Checking account for overdraft protection. Simply visit a financial center in person to complete the required paperwork to establish this service. No fees are assessed unless you utilize the service. If utilized, PeoplesBank assesses a \$10 fee per overdraft protection sweep occurrence.

***I have a joint checking account. Does each account owner need to meet the direct deposit minimum for the statement cycle to earn the debit card rewards and ATM fee refund?***

No. The Momentum Checking account direct deposit minimum requirement to earn debit card rewards is calculated on the cumulative total of all direct deposits that are credited to the Momentum Checking account during the statement cycle, regardless of the account owner that receives the direct deposit credit. Deposits in the form of an external transfer from another financial institution, an internal transfer from another PeoplesBank account, or deposits received through any person-to-person app such as Venmo or Zelle, do not qualify as a direct deposit to the account.

***How can I maximize my cashback rewards?***

To maximize cashback rewards, utilize your debit card as a credit transaction when you not only make every day purchases at retailers, but also paying your bills online through the vendor's website, when you purchase gas, buying groceries, etc.

***How do I get the free app that allows me to turn on and off my debit card?***

Simply download the SecurLock Equip app from Google Play or the App Store, depending on your device. Enrolling is simple - you can take a picture of your debit card or enter your card number to easily enroll your card. From there you can monitor your transactions, turn your card on/off, and receive alerts for transactions that are processed.