

## Pennies for Change Program FAQs

### **What is the NECU Pennies for Change program?**

NECU members can opt-in to donate a penny to the United Way for their PIN or signature-based Visa Debit card point-of-sale transactions.

### **Is a penny donated when I use my Visa Debit card to get cash from an ATM?**

No. A donation is only made for PIN or signature-based NECU Visa Debit card point-of-sale transactions.

### **How do I sign up to participate?**

You can sign up or opt-in for Pennies for Change online in CyberTel, by contacting NECU directly at the branch, or by phone.

### **Once I opt-in, when will the donations start?**

The donation will begin the day you opt-in.

### **Can I participate by making a donation from my NECU credit card?**

No. NECU's Pennies for Change program applies to NECU Visa Debit cards only.

### **What does "point-of-sale" mean?**

It means when you use your debit card to make a purchase at a store.

### **What other financial institutions are participating in this?**

NECU is the first financial institution in New Hampshire to participate. We hope other financial institutions will follow our lead to participate in this worthwhile program!

### **Which account is the donation deducted from?**

Donations are deducted from the NECU checking account that your Visa Debit card is linked to only.

### **What if I have multiple accounts?**

Each NECU checking account has to be set-up separately to participate in the Pennies for Change program. Each donation will be deducted from the checking account that a NECU Visa Debit card is linked to.

### **How do I cancel my participation in this program?**

You can cancel or opt-out of Pennies for Change online in CyberTel or by contacting NECU directly in the branch, or by phone. If you cancel or opt out, no donation will be made for that time period.

### **When is the donation processed?**

Donations are processed on the 20th of each month. The time period for this program runs from the 21st of one month to the 20th of the next month.



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**Can I donate more than one cent per transaction?**

No. For larger contributions, you should contact your local United Way directly, as follows:

United Way of the Greater Seacoast (Serves many N.H. towns in Rockingham and Strafford counties and Southern Maine border towns such as Kittery, Eliot, and more.)--603-436-5554

Heritage United Way (Manchester, NH area)--603-625-6939

United Way of Greater Nashua--603-882-4011

United Way of York County-Kennebunk, Maine--207-985-3359

**Is my donation to Pennies for Change tax deductible?**

To determine if the donation is tax deductible, consult a tax advisor. For record-keeping purposes, donations to date and year-to-date will appear on NECU monthly statements.

**Will my donation ever put my account in the negative?**

No. Your contribution will not be deducted from your account if there is not enough money to cover it.

**Will my personal information be shared with United Way if I participate in the Pennies for Change program?**

No. Member data will not be shared with United Way.

**Does Pennies for Change support NECU’s brand promise, “Your Trusted Neighbor”?**

Yes! Pennies for Change is a perfect fit for NECU as all the “pennies” can help bring lasting changes in community conditions that improve the lives of everyone.

**Will NECU be making a contribution to the United Way?**

Yes. United Way of the Greater Seacoast has been part of NECU’s corporate giving for several years and we expect that to continue.

**For how long does the Pennies for Change Program run?**

This program will run indefinitely.

**Who should I call if I have other questions regarding my local United Way?**

Call the United Way closest to you:

United Way of the Greater Seacoast - (Serves many N.H. towns in Rockingham and Strafford counties and Southern Maine border towns such as Kittery, Eliot, and more.)--603-436-5554

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