

Stash the Cash

Call (800) 578-5024 to enroll!

When you enroll in One Credit Union's Stash the Cash service, we round up the amount of any OCU debit card purchases made by you or a joint owner of your account to the next whole dollar amount, and transfer the amount in excess of the purchase price from your checking to your Stash the Cash savings account.

At the end of each business day, the round-up purchases that post to your checking account are aggregated and we make a single Stash the Cash transfer from your checking account to your Stash the Cash savings account. If on any business day a transaction has overdrawn your checking account or you do not have sufficient funds to make the Stash the Cash transfer, purchases will not be rounded up and the Stash the Cash transfer will be canceled for that day.

If your OCU debit card purchase is canceled or reversed, the corresponding Stash the Cash transfer will remain in your saving account. Stash the Cash is only available on an OCU debit card that is linked to your OCU Checking account. You may cancel the Stash the Cash service at any time upon written notice. No deposits other than Stash the Cash transfers allowed. The premium rate for the Stash the Cash account is published on the OCU website. One Credit Union may cancel the Stash the Cash service at any time. Upon cancellation by you, a joint owner, or One Credit Union, the Stash the Cash account will be closed and all monies in the Stash the Cash account will be transferred to a regular saving account at our current rates.