



Kasasa Cash, Kasasa Cashback, Kasasa Saver(s) Advertising Disclaimer:

Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. "Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Reward Information: Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

Kasasa Cash: Balances up to \$25,000 receive APY* of 2.50%; and balances over \$25,000 earn 0.20% interest rate on the portion of balance over \$25,000, resulting in a range from 2.50% to 0.20% APY* depending on the account's balance. **Kasasa Cash Back:** 2.00% cash back on up to a total of \$300.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$6.00 cash back may be earned per Monthly Qualification Cycle. In addition, you will receive reimbursements up to \$25 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursement of individual ATM fees of \$5.00 or higher. When your Kasasa account qualifications are not met all balances in a Kasasa Cash account earn 0.05% APY*; cash back payments are not made. Rewards will be credited to your Kasasa account on the last day of the current statement cycle. When Kasasa Cash is linked to a Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the account balance is less than the transferred amount when the transfer occurs. When Kasasa Cash Back is linked to a Kasasa Saver account, the cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle. **Kasasa Saver:** When your linked Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$100,000 in your Kasasa Saver account earn an APY* of 1.00% and average daily balances over \$100,000 earn an interest rate of 0.20% on the portion of the average daily balance over \$100,000, resulting in a range from 1.00% to 0.20% APY* depending on the account's average daily balance. When your linked Kasasa Cash or Kasasa Cash Back account qualifications are not met, the entire average daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05% APY*.

APY* = Annual Percentage Yield. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100 minimum deposit is required to open the account. Must be enrolled in and agree to receive e-statements. Monthly Direct Deposit/ACH credit/Billpay and twelve (12) debit card purchases post and settle to account are qualifications of these accounts. Limit 1 account per individual taxpayer identification number. There are no recurring monthly maintenance charges or fees to open or close this account. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash, Kasasa Saver Cash and Kasasa Saver Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.