

## Kasasa Saver with Cash

**ELIGIBILITY REQUIREMENTS.** Qualification in the Kasasa Cash or Kasasa Cash Back account is required before rewards will be distributed to the Kasasa Saver account.

**RATE INFORMATION.** The interest rate listed in a tier will be paid for only that portion of your average daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$10.00 per month will be charged after 12 months of inactivity.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

Qualifications: To qualify for the Saver you must:

- Qualify in the Kasasa Checking Account associated to the Saver
- Enroll in E-Statements

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

Qualification Information: Account transactions and activities may take one (1) 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. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank.

"Monthly Qualification Cycle" means a period beginning one (1) business prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle.

Reward Information: When your Kasasa Cash, or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle: Kasasa Saver: Balances up to \$50,000.00 receive APY of 1.00%; and balances over \$50,000 earn .25% interest rate on the portion of balance over \$50,000.00, resulting in a range from .25% to .36% APY depending on the account's balance. Kasasa Cash - **based on Multi-Level Qualifications in Cash Disclosure**: Balances up to \$25,000 receive a non-compounding APY\* of 2.50%-5.00%; and balances over \$25,000 earn .2497% interest rate on the portion of balance over \$25,000, resulting in a non-compounding range from .25% to .50% APY\* depending on the account's balance. Kasasa Cash Back: 2.00% cash back on up to a total of \$300 signature-based 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. When Kasasa Cash or Cash Back qualifications are not met, Kasasa Saver: All balances earn .01% APY. Kasasa Cash: All balances earn a non-compounding APY\* of .01%. Kasasa Cash Back: No cash back payments are made. \*When linked to the Kasasa Saver account, the interest/dividends earned within the Kasasa Cash account does not compound since it is 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's balance is less than the transferred amount when transfer occurs. APY = Annual Percentage Yield. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Notice Regarding Payment Order of Items: The law permits us to pay items drawn on your account in any order (for purposes of this section "items" means checks, orders, and electronic transactions). To assist you in handling your account with us, we are providing you with the following information regarding how we process those items. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The bank's payment order is based on the transaction. Over the counter(in person

transactions) post first followed by ATM/debit card/point of sale transactions, ACH transactions by smallest to largest item, and checks presented based on serial number order for the day.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you avoid creating items without sufficient funds and incurring the resulting fees. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF or overdraft fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly enrollment in online banking, receipt of electronic statement, are a condition(s) of this account. Limit one account per social security number. There are no recurring monthly service charges or fees to open or close this account. Contact on of our Bank Service Representatives for additional information, details and enrollment instructions.

Kasasa Cash is a trademark of Kasasa, Ltd., registered in the U.S.A.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.