



RATES AS OF 3/14/2021

KASASA CASH BACK

Qualifications - To qualify for the Kasasa Cash Back Rewards and receive reimbursements for domestic ATM fees and surcharges, you must meet the requirements listed below during the monthly qualification cycle. "Monthly qualification cycle" means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Please note that transactions must post and settle to your account during the monthly qualification cycle. Transactions may take one or more business days from the date the transaction was made to post and settle to an account.

- **Debit Cards:** 12 debit card purchase transactions must post and settle to your account per monthly qualification cycle. Only debit card transactions processed by merchants and received by the bank as Point of Sale (POS) transactions count towards qualifying debit card transactions. ATM transactions and transfers do not count towards qualifying debit card transactions.
- **Electronic Statements:** Be enrolled and receive your monthly account statement electronically. Contact us for details on how to enroll.
- **Direct Deposit or ACH payment:** One direct deposit or one ACH automatic payment must post and settle to your account per monthly qualification cycle.

Minimum balance to open account - You must deposit \$100.00 to open this account.

Cash back rewards - When you have met your qualifications for the Kasasa Cash Back Rewards, you will receive 2.50% cash back, up to an aggregate amount of \$5.00 per monthly qualification cycle, on everyday debit card purchases of \$200 or less that post and settle to your account during the monthly qualification cycle. The cash back rewards will be credited to your account on the last day of your statement cycle. However, if you have a Kasasa Saver account linked to your Kasasa Cash Back account, your cash back rewards will be deposited into your Kasasa Cash Back account and immediately transferred to your Kasasa Saver account on the first business day of the following statement cycle. Fees may reduce earnings.

ATM Fee Reimbursement - If you have met your qualifications for the monthly qualification cycle, we will reimburse you for domestic ATM fees imposed by our institution as well as fees imposed by other domestic ATM operators up to an aggregate amount of \$20.00 per monthly qualification cycle and deposit them into your account at the end of each end-of-cycle period. However, if you have a Kasasa Saver account linked to your Kasasa Cash Back account, any fee refunds will be deposited into your Kasasa Cash Back account and immediately transferred to your Kasasa Saver account on the first business day of the following statement cycle. ATM fees will be reimbursed up to a maximum of \$4.99 per individual transaction. . ATM fees of \$5.00 or higher will be reimbursed by presenting the ATM receipt at one of our branches. ATM transactions and transfers do not count as qualifying debit card transactions for purpose of earning rewards within this account. If you close your account, you will not receive reimbursements that have not yet been credited to your account. ATM reimbursement rate may change at the bank's discretion.

Effect of closing account - If the account is closed before the rewards are credited to it, you will forfeit the final cash back rewards and ATM fee and surcharge reimbursement.

Additional Terms - Limit one Kasasa Cash Back account per social security number. You will automatically qualify for the cash back rewards and the ATM fee reimbursements for the first statement cycle.

Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following: check, in-person withdrawal, ATM Withdrawal, or other electronic means.

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