

## KASASA CASH

**Qualifications** - To qualify for the Kasasa Cash preferred rate and receive reimbursements for the 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.

### Rate Information -

- **preferred (below balance cap) rate :** When the Kasasa Cash qualifications are met, if your daily balance is \$25,000.00 or less, the entire balance will be paid an interest rate of 2.47% with an annual percentage yield (APY) of 2.50%.
- **Above balance cap rate:** When the Kasasa Cash qualifications are met, an interest rate of .50% will be paid only for that portion of your daily balance that is greater than \$25,000.00. The tier will range from 2.50% APY to .90% APY assuming a maximum balance of \$125,000 and blending the below balance cap rate with the above balance cap rate.
- **Base rate:** When the Kasasa Cash qualifications are not met, the entire balance in your account will be paid a .05% interest rate with a .05% APY.

Your interest rate and annual percentage yield may change at any time at the Bank's discretion.

The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that the interest earned in Kasasa Cash compounds; however, by choosing to have a Kasasa Saver link to Kasasa Cash, you understand that the interest earned in your Kasasa Cash account is automatically transferred into your Kasasa Saver account at the end of the statement cycle and therefore does not remain in your Kasasa Cash account and does not compound. Additionally, you understand that the interest amount earned in the Kasasa Saver account may be less than the interest amount earned in the Kasasa Cash account. Fees may reduce earnings.

**Daily balance computation method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Compounding and crediting frequency:** Interest will compound every month and be credited to your account on the last day of your statement cycle unless you also have a Kasasa Saver account, then interest will not be compounded. Interest will be credited to your Kasasa Cash account on the last day of your statement cycle and immediately transferred to your Kasasa Saver account on the first business day of the following statement cycle.

**Minimum balance to open and earn interest** - You must deposit \$100.00 to open this account and maintain a minimum balance of \$.01 to earn interest.

**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 surcharges 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 account, any fee refunds will be deposited into your Kasasa Cash 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 single 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 you close your account before interest is credited, you will not receive the accrued interest or ATM fee and surcharge reimbursement.

**Additional Terms** - Limit one Kasasa Cash account per social security number. You will automatically qualify for the preferred rate 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.

## 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.



## KASASA SAVER

You must have a new or existing Kasasa Cash or Kasasa Cash Back account to open a Kasasa Saver.

**Qualifications** - To qualify for the Kasasa Saver preferred rates and receive reimbursements for the domestic ATM fees and surcharges, you must meet the requirements listed below during the monthly qualification cycle in your Kasasa Cash or Kasasa Cash Back account. "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.

### Rate Information -

- **Preferred (balance cap) rate:** When the attached Kasasa Cash or Kasasa Cash Back qualifications are met, if your Kasasa Saver daily balance is \$100,000.00 or less, the entire balance will earn an interest rate of .99% with an annual percentage yield (APY) of 1.00%.
- **Above balance cap rate:** When the attached Kasasa Cash or Kasasa Cash Back qualifications are met, balances up to \$100,000.00 in Kasasa Saver receive a 1.00% APY; and balances over \$100,000.00 in Kasasa Saver receive an interest rate of 1.49% and an APY of 1.50% on the portion of the balance over \$100,000.00, resulting in an APY between 1.00% and 1.30% assuming a maximum balance of \$250,000.00 and blending the tier rates.
- **Base rate:** When the qualifications of the attached Kasasa Cash or Kasasa Cash Back are not met, the entire balance in your Kasasa Saver account will be paid a .05% interest rate with an .05% APY.

Your interest rate and annual percentage yield may change at any time at the Bank's discretion.

This is a tiered rate account that pays a high rate of interest, as well as a second tier rate of interest if you meet the qualifications in the attached Kasasa Cash or Kasasa Cash Back account, and pays a lower rate of interest if you do not meet the qualifications in the attached Kasasa Cash or Kasasa Cash Back account. Additionally, you understand that the interest amount earned in the Kasasa Saver account may be less than the interest amount earned in the Kasasa Cash account. Fees may reduce earnings.

**Daily balance computation method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Compounding and crediting frequency:** Interest will be compounded every month. Interest will be credited to your account on the last day of your statement cycle. Also, if you have met your qualifications in the attached Kasasa Cash account for the monthly qualification cycle, the interest earned on that account will be transferred to your Kasasa Saver account on the first business day of the following statement cycle.

**Minimum balance to open and earn interest** - You must deposit \$.01 to open this account and maintain a minimum balance of \$.01 to earn interest.

**Effect of closing account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Additional Terms** - Limit one Kasasa Saver account per social security number. The Kasasa Saver account is only offered in conjunction with either the Kasasa Cash or Kasasa Cash Back account. In the event that you close your Kasasa Cash or Kasasa Cash Back account, we reserve the right to close your Kasasa Saver account or transfer it to a statement savings account. You will automatically qualify for the preferred rate for the first statement cycle according to your current balance.

**Transaction Limitations** - Under applicable federal regulations, there are limits on the number of transfers or withdrawals we may process on certain deposit accounts such as Kasasa Saver. No more than six (6) debit transfers or withdrawals that are preauthorized, automatic, online, telephone or by any means other than those made in person, may be made from certain savings accounts or money market deposit accounts to another account at the Bank or to a third party in any monthly statement cycle. If you violate the six (6) transfer or withdrawal limit three (3) times within a twelve (12) month rolling period, we will close your account and the funds in the account transferred to your transaction account.