

Kasasa Cash

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. 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. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day 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 account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$10,000 receive Annual Percentage Yield (APY) of 3.00%; and balances over \$10,000 earn 0.30% APY* interest rate on the portion of balance over \$10,000 resulting in a range from 3.00% to 0.55% APY* depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$10 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Cash qualifications are not met, all balances in the account earn 0.05% APY* and ATM withdrawal fees are not refunded. Interest and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$100 minimum deposit is required to open the account. Monthly direct deposit or ACH debit or credit, enrollment in online banking, receipt of electronic statements to a valid email address are a condition(s) of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons may be required to meet some of the account's qualifications). Limit two (2) accounts per social security number. There are no recurring monthly maintenance charges or fees to open this account. Contact one of our Bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. APY* calculations are based on an assumed total account balance of \$10,000 plus \$100,000 to be shown as a single figure. APYs* accurate as of May 15, 2017. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

APY* = Annual Percentage Yield.

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