

KASASA CASH BACK SAVER

March 26, 2020

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

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Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. APY=Annual Percentage Yield. APY's accurate as of 03/24/20. The interest rate and APY that apply to your Kasasa Cash Back Saver account will be determined on whether you have met the qualification criteria for your Kasasa Cash Back account.

Kasasa Cash Back Saver. When the Kasasa Back Cash Checking qualifications are met each monthly qualification cycle: (1) balances up to \$50,000.00 in Kasasa Cash Saver will receive an interest rate of 0.608% with an APY of 0.61%; and (2) balances over \$50,000.00 in Kasasa Cash Back Saver earn 0.25%; resulting in 0.61% - 0.37% APY depending on the balance. If qualifications are not met on Kasasa Cash Back Checking, all balances in Kasasa Cash Back Saver will earn 0.05% APY.

Qualifications: To qualify for preferred rates on your Kasasa Cash Back Saver account, your Kasasa Cash Back Checking must meet the following qualifications during the monthly qualification cycle:

1. Have 12 or more check card point of sale transactions post and settle
2. Receive monthly e-statements
3. Access Internet Banking at least once per monthly qualification cycle

Kasasa Cash Back Checking Reward Information: When Kasasa Cash Back qualifications are met during a monthly qualification cycle; (1) you will receive 3% cash back on check card purchases up to \$200 that post to and settle to the account during the cycle period up to a maximum cash back earned of \$6 per monthly qualification cycle; (2) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 (\$4.99 per single transaction). ATM receipt must be present for reimbursements of an individual ATM fee of \$5.00 or higher. ATM-processed transactions or transfers between your accounts with us do not count towards qualifying check card transactions. Cash back payments and ATM refunds will be credited to the account on the last day of the current statement cycle. When Kasasa Cash Back Checking qualifications are not met, no cash back payments are made and ATM fees are not refunded.

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. Qualifying transactions must post and settle to account during the monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. ATM processed transactions or transfers between your accounts with us do not count towards qualifying check card transactions. Monthly direct deposit required to Kasasa Cash Back Checking account. Limit one account per SSN. Fees may reduce earnings.

Account Fees: There is no minimum balance required for this account with no monthly service fees. Overdraft and NSF Fees will apply to this account. Overdraft and return item (NSF) fees apply to negative balances created by check, in-person withdrawal, automatic payment, bank-assessed fees, or other electronic means. See the Deposit Account Fee Schedule for more information.

. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$50.00 to open this account.