

KASASA CASH

Roundbank
New Prague
1100 First Street NE
New Prague, MN 56071
March 1, 2021

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

KASASA CASH

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 03/1/2021. Rates may change after account is opened. The interest rate and annual percentage yield (APY) that apply to your Kasasa Cash account will be determined on whether you have met the qualification criteria for your Kasasa Cash account.

Fees: Deposit Account Fee Schedule for more information. 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.

Kasasa Cash: When the Kasasa Cash qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20.00 (\$4.99 per single transaction) and credited to account on the last day of monthly statement cycle; (2) balances up to \$10,000.00 receive an interest rate of 1.25% with an APY of 1.26%; and (3) balances over \$10,000.00 earn 0.25% interest rate on the portion of the balance over \$10,000, resulting in 1.26% - 0.34% APY depending on the balance. If qualifications are not met on Kasasa Cash, all balances earn 0.05% APY.

Interest will be compounded monthly and credited to your account monthly.

Qualifications

To qualify for "Kasasa Cash" rates and receive reimbursements on your nationwide ATM fee surcharges, you must meet all three of 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.

Qualifying transactions must post and settle in your Kasasa Cash account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. ATM receipt must be presented to a banker for reimbursement 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.

Monthly Qualification Cycle

"Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. The advertised Kasasa Cash APY is based on compounding interest. Interest earned in Kasasa Cash is automatically transferred to a Kasasa Saver (if customer has a Kasasa Saver Account) each statement cycle and does not compound. Actual interest amount paid may be less than advertised Kasasa Cash APY. Monthly direct deposit is required. Limit one account per SSN. Fees may reduce earnings.

. 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.

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