

KASASA CASH BACK

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

KASASA CASH BACK

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

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. See the Deposit Account Fee Schedule for more information. 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.

Rate Information: This account is a non-interest earning account.

Kasasa Cash Back Account: When Kasasa Cash Back qualifications are met during a monthly qualification cycle; (1) you will receive 3.00% 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 \$20.00 (\$4.99 per single transaction). 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 qualifications are not met, no cash back payments are made and ATM fees are not refunded. ATM receipt must be present for reimbursements of an individual ATM fee of \$5.00 or higher.

Qualifications:

To qualify for the Kasasa Cash Back rewards 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.

Monthly Qualification Cycle: The 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 to and settle to 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 processed transactions or transfers between your accounts with us do not count towards qualifying check card transactions. Monthly direct deposit required. Limit one account per SSN. Fees may reduce earnings.