

KASASA[®]

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) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

"Banking Day" means any business day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions.

"Business Day" means a calendar day in which the Bank is open for normal business, Monday – Friday excluding Federal Holidays.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Kasasa Cash Reward Information:

*When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$10,000.00 in your Kasasa Cash account earn an interest rate of 1.982% resulting in an APY of 2.00%; and daily balances over \$10,000.00 earn an interest rate of .25% on the portion of the daily balance over \$10,000.00 resulting in a range from 2.00% to 0.41% APY depending on the account's daily balance.

*You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees (excluding International fees) incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal 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 your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire daily balance will be .05% resulting in an annual percentage yield of .05% and ATM withdrawal fees are not refunded.

Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 04/01/2019

APY calculations are based on an assumed balance of \$10,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, and other requirements may apply.

No minimum deposit is required to open the account, however the account has to have at least \$1 to stay open.

Monthly ACH credit or debit, be enrolled to receive e-Statements, and have 12 POS debit card transactions settle and post to the account during a qualification cycle.

Limit of 1 account(s) per person.

There are no recurring monthly maintenance charges or fees to open. There will be a \$30 fee if the account is closed within the first 90 days.

This account is not to be used for commercial purposes.

Contact one of our bank service representatives for additional information.

Trademarks:

Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.