

TRUTH-IN-SAVINGS DISCLOSURE

KASASA SAVER ACCOUNT

This account can only be opened with a new or existing Kasasa Cash or Kasasa Cash Back account.

Rate Information - This is a tiered rate account that pays a high rate of interest, as well as a second tier rate of interest, if you meet the qualification criteria, and pays a lower rate of interest if you do not meet the qualification criteria. Please refer to our separate rate disclosure for current rate information. Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Qualifications - To qualify for the Kasasa Saver preferred rates and receive reimbursements for the ATM fee surcharges, your linked Kasasa Cash or Kasasa Cash Back account must meet the following requirements per monthly qualification cycle:

- **Debit Cards:** 12 debit card purchase transactions must post and settle to your account per monthly qualification cycle. Debit card transactions processed by merchants and received by the bank as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the bank as point-of-sale (POS) transactions count towards qualifying debit card transactions.
- **Electronic Statements:** Be enrolled and receive your monthly account statement electronically. Please contact us for details on how to enroll.
- **Online Banking:** Be enrolled and log into Online Banking or Mobile Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

Please note that transactions MUST post and settle to your linked Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month on the last day of the statement cycle. Also, if you have met your qualifications in the linked Kasasa Cash account for the monthly qualification cycle, the interest earned on that account will be automatically transferred to your Kasasa Saver account on the first business day of the following statement cycle.

"Statement Cycle" means the period of time for which Security State Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website or contact one of our financial service representatives for specific Statement Cycle dates.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Transfers from a Kasasa Saver account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per calendar month with no transfers by check, draft, debit card, or similar order to third parties.

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. Your account will be automatically qualified on that one day prior to the first day of the current statement cycle. What this means for you is if you did not qualify for the higher preferred rate, you might notice a slightly higher than the base rate APY earned on your statement due to the one day (the last day) being calculated with the higher preferred rate.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

ATM fee reimbursement - If you have met your qualifications in the linked Kasasa Cash or Kasasa Cash Back account for the monthly qualification cycle, we will reimburse you for ATM fees imposed internally and by other U.S. financial institutions that are charged against your linked Kasasa Cash or Kasasa Cash Back account, up to an aggregate amount of \$25.00 per monthly qualification cycle, and transfer them into your Kasasa Saver account on the first business day of the following statement cycle (if you have a Kasasa Cash account) or deposit them into your Kasasa Saver account on the last day of the statement cycle (if you have a Kasasa Cash Back account). ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches within sixty (60) calendar days of transaction. If you believe that you have not been reimbursed the correct amount, please contact us. **Note:** ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

Effect of closing account - If the account is closed before the interest is credited to it; you will forfeit the final interest earned.

Limitation on number of accounts - Limit one Kasasa Saver account per Social Security number.

Additional terms:

The Kasasa Saver account is only offered in conjunction with either the Kasasa Cash or Kasasa Cash Back account. In the event that you close your Kasasa Cash or Kasasa Cash Back account, we reserve the right to close your Kasasa Saver account.

"Kasasa Saver" is a registered trademark of BancVue, Ltd., registered in the U.S.A.

Common Features

Please refer to our separate rate sheet for current interest rate and annual percentage yield information and to our separate fee schedule for additional information about charges.

