

KASASA[®]

Cash and Cash Back

2023 Qualifying Cycle Dates

	Starts	Ends
January	1/10/23	2/13/23
February	2/14/23	3/13/23
March	3/14/23	4/10/23
April	4/11/23	5/8/23
May	5/9/23	6/12/23
June	6/13/23	7/10/23
July	7/11/23	8/7/23
August	8/8/23	9/11/23
September	9/12/23	10/9/23
October	10/10/23	11/13/23
November	11/14/23	12/11/23
December	12/12/23	1/8/24

Disclosure Information

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- A combined total of at least 12 PIN-based / signature-based debit card purchases
- Be enrolled in and log into online banking at least once during statement cycle
- Be enrolled in and have agreed to receive e-statements rather than paper statements.

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

"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 account holder's account.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$50,000 in your Kasasa Cash account earn an interest rate of 1.0252% resulting in an APY of 1.03%; and average daily balances over \$50,000 earn an interest rate of 0.2497% on the portion of the average daily balance over \$50,000 resulting in a range from 0.51% to 1.03% APY depending on the account's average daily balance.

You will receive unlimited reimbursements for nationwide ATM withdrawal 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 average daily balance will be 0.05% resulting in a non-compounding annual percentage yield of 0.05% 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. APY calculations are based on an assumed balance of \$50,000 + \$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, time frames, enrollments, log-ons and other requirements apply.

A \$25 minimum deposit is required to open the account.

This account is not to be used for commercial purposes and there is a limit of one Kasasa checking account per Social Security Number. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

There are no recurring monthly maintenance charges or fees to open or close this account. See accompanying Fee Schedule for fees that may apply to this account. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Member FDIC.

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