



ALL IN ONE DISCLOSURE ADDENDUM

Kasasa Cash Back ® and Kasasa Saver ® Truth In Savings Disclosures

The Kasasa Cash Back account is a variable reward checking account with no minimum balance or maintenance fees which rewards accountholders with cash back on their PIN-based or signature based debit card purchases and nationwide ATM withdrawal fee refunds when the qualifications of the account are met during the Monthly Qualification Cycle.

Reward Information:

If Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle:

The account will receive 2.50% cash back on up to a total of \$300.00 of PIN-based/signature-based debit card purchases that post and settle to the account during that Monthly Qualification Cycle period. A maximum of \$7.50 cash back payments may be earned per Monthly Qualification Cycle.

The account will receive ATM Fee reimbursements up to a maximum of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during the Monthly Qualification Cycle in which it qualified. ***ATM fee reimbursements only apply to Kasasa Cash transaction via ATM. Any Kasasa Saver products ATM transaction fees are not reimbursed nor refunded. For individual ATM fees \$5.00 or greater, please contact St. Mary's Credit Union to request your refund (your request may be denied if you do not meet the qualifications during the Monthly Qualification Cycle or if you have reached the maximum ATM fee refund of \$25.00).***

When the account qualifications are not met, cash back payments will not be made, and the nationwide ATM withdrawal fees will not be reimbursed.

Qualifications – For the Kasasa Cash account you will need monthly:

- One (1) Direct Deposit/ACH Payment/ ACH Credit Transaction,
- Twelve (12) St. Mary's CU debit card purchases,
- eStatement enrollment.

Qualifying transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more business days from the date of the transaction or activity to post and settle to the account.

“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.

“Statement Cycle” is a summary of financial activities that begins one (1) day after the last business day of the previous month and ends on the last business day of the month.

“Business Day” means Monday through Friday and excludes Saturday, Sunday, and federal holidays.

The following do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, credit card purchases, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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.

Crediting – Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. If either the Kasasa Cash Back or the Kasasa Saver accounts are closed, you will forfeit any rewards or dividends that have not been credited to your account(s).

Minimum balance requirements:

The minimum balance required to open this account is **\$10.00**. There are no minimum daily balance requirements in order to avoid a service charge.

Fees and Charges – There are no recurring maintenance fees associated with this account. This account is subject to other fees and charges including account inactivity fee and abandoned property fee (if the account has no activity within a 12 month period). Please see the Schedule of Fees for further information.

Additional Disclosures – To have a Kasasa Saver account you must have either a Kasasa Cash or Kasasa Cash Back account. A combined statement is required if you have either a Kasasa Cash or Kasasa Cash Back account and a Kasasa Saver account.

Advertised information, rates, rewards, and bonuses, if any, are based on all account qualifications being met during each Monthly Qualification Cycle, are variable and may change after account is opened; rates may change 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.

A \$10.00 minimum deposit is required to open the account. Limit of one account per Social Security/ITIN. Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. For Consumers Only. Kasasa accounts not to be used for commercial purposes.

Kasasa Saver® Disclosure (when opened with the Kasasa Cash Back® Checking account)

Rate and Annual Percentage Yield:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

APY = Annual Percentage Yield. APYs accurate as of 12/16/2025.

Qualifying transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more business days from the date of the transaction or activity to post and settle to the account.

If Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle:

Daily balances up to and including \$50,000.00 in your Kasasa Saver account earn an APY of 4.50 % with a dividend rate of 4.41 %; daily balances over \$50,000.00 earn 0.25 % APY and a dividend rate of 0.25 % on the portion of the daily balance over \$50,000.00, resulting in a range from 4.50 % to 1.67 % APY depending on the account's daily balance.

APY calculations are based on an assumed balance of \$50,000.00 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days.

ATM fee reimbursements only apply to Kasasa Cash transactions via ATM; any Kasasa Saver product ATM transaction fees are not reimbursed nor refunded.

When Kasasa Cash account qualifications are not met the entire daily balance in the Kasasa Saver account will earn 0.05% APY.

Compounding and crediting – Dividends will be compounded per statement cycle. Dividends will be credited to your Kasasa Saver account on the last day of the current statement cycle. The nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to either your Kasasa Cash Back account, if you do not have a Kasasa Saver account, or to your Kasasa Saver account on the last day of the current statement cycle. If either the Kasasa Cash Back or Kasasa Saver accounts are closed, you will forfeit any interest/dividends and any rewards that have not been credited to your account(s). Fees may reduce earnings.

Minimum balance requirements – The minimum balance required to open this account is \$10.00. There are no minimum daily balance requirements in order to avoid a service charge.

You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Fees and Charges – There are no recurring maintenance fees associated with this account. This account is subject to other fees and charges including account inactivity fee and abandoned property fee (if the account has no activity within a 12 month period). Please see the Schedule of Fees for further information.

Additional Disclosures – To have a Kasasa Saver account you must have either a Kasasa Cash or Kasasa Cash Back account. A combined statement is required if you have either a Kasasa Cash or Kasasa Cash Back account and a Kasasa Saver account.

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Kasasa® Monthly Qualification Cycle Information

The following dates apply to our Kasasa account(s). Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. Please refer to your account's Truth In Savings disclosure for your account's specific qualification requirements. To qualify for your account's rewards, all of your account's qualifying transactions must post and settle to your specific Kasasa account within the Monthly Qualification Cycle dates stated below. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning your account's rewards. 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 your account's rewards.

		Monthly Qualification Cycle		Statement Cycle	
Month	Year	Begin	End	Begin	End
July	2025	06/28/2025	07/30/2025	07/01/2025	07/31/2025
August	2025	07/31/2025	08/28/2025	08/01/2025	08/29/2025
September	2025	08/29/2025	09/29/2025	08/30/2025	09/30/2025
October	2025	09/30/2025	10/30/2025	10/01/2025	10/31/2025
November	2025	10/31/2025	11/26/2025	11/01/2025	11/28/2025
December	2025	11/27/2025	12/30/2025	11/29/2025	12/31/2025
January	2026	12/31/2025	01/29/2026	01/01/2026	01/30/2026
February	2026	01/30/2026	02/26/2026	01/31/2026	02/27/2026
March	2026	02/27/2026	03/30/2026	02/28/2026	03/31/2026
April	2026	03/31/2026	04/29/2026	04/01/2026	04/30/2026
May	2026	04/30/2026	05/28/2026	05/01/2026	05/29/2026
June	2026	05/29/2026	06/29/2026	05/30/2026	06/30/2026
July	2026	06/30/2026	07/30/2026	07/01/2026	07/31/2026
August	2026	07/31/2026	08/28/2026	08/01/2026	08/31/2026
September	2026	08/29/2026	09/29/2026	09/01/2026	09/30/2026
October	2026	09/30/2026	10/29/2026	10/01/2026	10/30/2026
November	2026	10/30/2026	11/27/2026	10/31/2026	11/30/2026
December	2026	11/28/2026	12/30/2026	12/01/2026	12/31/2026

Future Monthly Qualification Cycle and Statement Cycle dates for our Kasasa accounts will be available to you via our website or through one of our Service Representatives within one of our branches.