

**Truth in Savings Disclosure
Kasasa Cash**

ELIGIBILITY REQUIREMENTS

Limited to one Kasasa account per Social Security Number.

In order to qualify for the higher annual percentage yield (APY) and tiered interest rates (Reward Rates) you must meet the following eligibility requirements during each monthly qualification cycle:

Have at least 10 debit card transactions post and settle;
Be enrolled and receive eStatement notice; and,
Have at least one ACH auto-debit or Bill Pay transaction.

TIERED VARIABLE RATE INFORMATION

If your daily balance is below \$25,001.00, the interest rate paid on the entire balance in your account will be 1.490%, with an annual percentage yield of 1.50%.

The interest rate that will be paid for only that portion of your daily balance that is equal to or greater than \$25,001.00 is 0.400%.

The annual percentage yield for this tier will range from 1.50% to 0.58%, depending on the balance in the account.

Your interest rate and annual percentage yield may change.

Determination of Rate

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

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.010% with an annual percentage yield of 0.01%.

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Limitations on Rate Changes

There are no maximum or minimum interest rate limits for this account.

Additional Rate Information

The minimum balance to obtain the 0.01% annual percentage yield is \$0.01. The minimum balance to obtain the 1.50% annual percentage yield is \$0.01 to \$25,001.00. The minimum balance to obtain the 1.50% to 0.58% annual percentage yield is \$25,001.00. *

*Annual percentage yield range is calculated assuming a maximum balance of \$150,000.00 and blending the below cap rate with the above cap rate.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited to the account monthly.

If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$50.00 to open this account.

PROCESSING ORDER

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD

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

ACCRUAL 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

No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest-bearing account.

Qualifying transactions must post to and settle Kasasa Cash account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between your accounts with us, 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. "Statement Cycle" means the period of time for which Suncrest Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. The end of the statement cycle is the third Wednesday of each month.

Interest Crediting - Interest will be credited to your Kasasa Cash account on the last day of the current Statement Cycle.

Purpose and Expected Use of Account - This account is intended to be the primary checking account in which payroll transactions and day-to-day spending activities, including but not limited to, grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. It is further expected that the account's debit card be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period (particularly near the end of a Monthly Qualification Cycle) are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions that will not count toward earning the account's rewards. Suncrest Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. If your Kasasa Cash account is terminated, any optional add-on products/services associated with this account will also be terminated at the same time.

CURRENT RATE INFORMATION

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 09/14/2017. To obtain current rate and annual percentage yield information, please call 1-888-844-1011.

FEES AND CHARGES

Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.