

Suncrest Bank
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**Truth in Savings Disclosure
Kasasa Cash Back**

ELIGIBILITY REQUIREMENTS

Limited to one Kasasa account per Social Security Number.

In order to qualify for the Kasasa Cash Back Rewards 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.

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.

TRANSACTION LIMITATIONS

No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT

Qualifying transactions must post to and settle Kasasa Cash Back 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.

Cash Back Reward Information – When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.00% cash back on up to \$300.00 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$6.00 cash back may be earned per Monthly Qualification Cycle. When Kasasa Cash Back qualifications are not met, no cash back payments are made.

Cash Back Reward Crediting – Cash Back Rewards will be credited to your Kasasa Cash Back account on the last day of the current Statement Cycle. Rates and rewards are variable and may change after account is opened.

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 Back account is terminated, any optional add-on products/services associated with this account will also be terminated at the same time.

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.