

## **Kasasa Cash Back**

### **Qualification Information:**

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. Also, small debit card transactions that are not considered to be normal day-to-day spending habits 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 do not count towards earning rewards. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle period would not be considered by our institution as 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 therefore they will be deemed inappropriate transactions and will not count toward earning the account's 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 close of the current statement cycle. If the account does not qualify for a six-month period your account will be moved into a Kasasa Incontrol Checking account.

### **Reward Information:**

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 2.00% cash back on up to a total of \$300.00 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. You will also receive reimbursements up to \$20.00 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When Kasasa Cash Back qualifications are not met, no cash back payments are made, and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of current statement cycle. Rates and rewards are variable and may change after account is opened.

### **Additional Information:**

Account approval, conditions, qualifications, limits, timeframes, enrollments, and other requirements apply. No minimum deposit is required to open the account. Monthly Direct Deposit/ACH debit, receipt of electronic statements and a minimum of 12 POS transactions settled during the monthly qualification cycle are condition(s) of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements, are required to meet some of the account's qualifications. Limit 1 account(s) per social security number / individual taxpayer identification number / W-7.

### **Account Fees:**

There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Refer to fee schedule section for additional fees that may apply. Member FDIC. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A