

Kasasa Cash Disclosure

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. We reserve the right to convert the account to a different checking account if the account does not have consistent active use over six consecutive statement cycles.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) Balances up to \$15,000.00 receive APY of 2.51%; and balances over \$15,000.00 earn 0.30% interest rate on the portion of balance over \$15,000.00, resulting in a range from 2.51% to 0.59% APY depending on the account's balance and (2) you will 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 qualifications are not met, all balances in the account earn 0.01% APY and ATM fees are not refunded. Interest and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 01/01/2023. 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 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.

Rate Information:

This Account is an interest-bearing account. If the daily balance is less than \$15,000.01, the interest rate paid on that portion of the balance will be 2.48%. The annual percentage yield for this tier will be 2.51%. If the daily balance is more than \$15,000.00 the interest rate paid on that portion of the balance will be 0.30%. The annual percentage yield for this tier will range from 2.51% to 0.30%. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum average daily balance of \$0.01 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.