

## **Kasasa Tunes**

### **\*Sign Up Bonus:**

When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$20.00 (which includes any applicable taxes) for iTunes, Amazon.com, Google Play purchases, made with your Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$10.00 posts and settles to your account. Any portion of the Sign-Up Bonus that is not used within the stated time period will be forfeited. No minimum deposit is required to open the account. No minimum balance is required to obtain this bonus. This bonus will be treated as interest for IRS (Form 1099 INT) reporting purposes.

### **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.

### **Reward Information:**

When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In addition, you will receive reimbursements up to \$20.00 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the current statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. Rewards are variable and may change after account is opened.

### **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.

**Additional Information:**

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

Member FDIC. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com Inc.. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com Inc. and Google, Inc. are not participants in or sponsors of this program. Kasasa and Kasasa Tunes are trademarks of Kasasa, Ltd., registered in the U.S.A