

KASASA[®]

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, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. "Banking Day" means any business day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions. "Business Day" means a calendar day in which the Bank is open for normal business, Monday – Friday excluding Federal Holidays. "Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Kasasa Cash Back Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4% cash back on up to a total of \$200.00 in debit card purchases that post and settle to the account during that cycle period. This results in a maximum of \$8.00 cash back payments that may be earned per Monthly Qualification Cycle. You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees (excluding International fees) incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements (excluding International fees) will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after the account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information: Account approval, conditions, qualifications, limits, and other requirements may apply. No minimum deposit is required to open the account, however the account has to have at least \$1 to stay open. Monthly ACH credit or debit, be enrolled to receive e-Statements, and have 12 POS debit card transactions settle and post to the account during a qualification cycle. Limit of 1 account(s) per person. There are no recurring monthly maintenance charges or fees to open. There will be a \$30 fee if the account is closed within the first 90 days. This account is not to be used for commercial purposes. Contact one of our bank service representatives for additional information.

Trademarks: Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.