

Kasasa Accounts Disclaimer:

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 less than \$5.00, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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 the current statement cycle.

Contact one of our member service representatives for specific Monthly Qualification Cycle dates.

Reward Information: Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

Kasasa Cash: average daily balances up to and including \$20,000.00 receive an APY of 4.00%; and average daily balances over \$20,000.00 earn a dividend rate of 0.25% on the portion of the average daily balance over \$20,000.00, resulting in a range from 0.87% to 4.00% APY depending on the account's average daily balance.

Kasasa Cash Back: you will receive 4.00% cash back on up to a total of up to \$250.00 in PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back payments may be earned per Monthly Qualification Cycle.

Kasasa Saver: average daily balances up to and including \$100,000.00 in your Kasasa Saver account earn an APY of 1.50% and average daily balances over \$100,000.00 earn a dividend rate of 0.25% APY on the portion of the average daily balance over \$100,000.00, resulting in a range from 0.87% to 1.50% APY depending on the account's average daily balance.

You will receive reimbursements up to \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash or Kasasa Cash Back account during the Monthly Qualification Cycle in which you qualified.

Depending on your Kasasa account, when your qualifications are not met, cash back payments are not made, nationwide ATM withdrawal fees are not reimbursed and:

Kasasa Cash: the entire average daily balance in the Kasasa Cash account earns 0.05% APY.

Kasasa Saver: the entire average daily balance in the Kasasa Saver account earns 0.05% APY.

Dividends will be credited to your Kasasa Cash and Kasasa Saver accounts on the first processing day of the following statement cycle.

The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the first processing day of the following statement cycle.

If Kasasa Cash or Kasasa Cash Back are linked to Kasasa Saver, the following also apply:

Kasasa Cash: When linked to a Kasasa Saver account, the dividends earned within the Kasasa Cash account do not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the account balance is less than the transferred amount when the transfer occurs.

Kasasa Cash Back: When linked to a Kasasa Saver account, the cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the first processing day of the following statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 07/16/2019.

APY calculations are based on an assumed balance of \$20,000 + \$100,000 in your Kasasa Cash account and \$100,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after 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. Fees may reduce earnings.

Additional Information: Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open these accounts.

Receiving E-Statements is a condition of Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account(s).

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account's qualifications.

Limit of 1 account(s) per member.

There are no recurring monthly maintenance charges or fees to open or close this account.

A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account.

A linked Kasasa Saver account is required for automatic savings.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA

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