

**TRUTH IN SAVINGS
KASASA CASH BACK WITH SAVER**



ELIGIBILITY REQUIREMENTS. Limited to one Kasasa Checking and one Kasasa Saver per Social Security number.

To receive cash back, you must perform the following during the monthly qualification cycle:

Have at least 12 debit card purchases post and settle.

Have at least 1 automatic payment (ACH) or 1 direct deposit (ACH) post and settle.

Receive e-statements.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. The initial funding deposit amount for accounts opened online is limited to between \$100.00 and \$300.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. Transactions may not be processed in the order in which you authorized them. The order in which transactions are received and processed by us can affect the total amount of fees and charges incurred. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

AVAILABLE BALANCE DISCLOSURE. If applicable, your available balance includes overdraft funds from an authorized overdraft limit, a line of credit or other deposit account. Additional funds cover consumer ATM and Debit Card transactions only with your authorization.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

If you open a Kasasa Saver account, Cash Back earned on your Kasasa Cash Back account will be automatically transferred to your Kasasa Saver along with ATM fee reimbursements on the business day following the day they were credited to your Kasasa Cash Back account.

The account will be closed 45 days after the account opening date if no initial deposit has been made.

To qualify for the cash back rebate on your debit card purchases, you must perform the following during the monthly qualification cycle:

Have at least 12 debit card purchases post and settle. Debit card transactions processed by merchants and received by the bank as ATM transactions do not count toward qualifying debit card transactions. Only debit card transactions processed by merchants and received by the bank as POS transactions count toward qualifying debit card transactions.

Have at least 1 automatic payment (ACH) or 1 direct deposit (ACH) post and settle. To count, ACH debits or credits must originate as an ACH. Receive e-statements.

If qualifications are met for the month, you will earn 3% cash back on your debit card purchases net of returns up to \$300 for a max of \$9 for debit card transactions per qualification cycle. We will also reimburse you for domestic ATM fees up to \$9.99 per transaction. ATM receipt must be presented for reimbursements of an individual ATM fee of \$10 or higher. In addition, you will earn a higher rate on the Kasasa Saver with Cash Back account. Cash back and ATM fee reimbursements will be credited to your account on the last day of your statement cycle, are taxable and will be reported to the IRS form 1099 INT with interest if the total is \$10 or more.

Statement cycles begin on the 22nd day of the month and end on the 21st day of the next month. If the 21st is on a Saturday, Sunday or federal holiday the statement cycle ends on the previous business day and the next statement cycle begins on the next calendar day. Business days are Monday through Friday except federal holidays.

Monthly Qualifying Cycle means one business day prior to the first business day of a statement cycle through the business day prior to the last business day of that statement cycle.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Initials

