



**ELIGIBILITY REQUIREMENTS.**

To open a Kasasa Saver with Cash Back account you must open a Kasasa Cash Back account which shall remain open throughout the period you hold the Kasasa Saver with Cash Back account. If you close your Kasasa Cash Back account, we reserve the right to close your Kasasa Saver account.

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

To receive higher Tiered Interest Rates on your Kasasa Saver account, you must perform the following during the monthly qualification cycle on your Kasasa Cash Back account:

- 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.

**RATE INFORMATION.** The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$50,001.00	0.499%	equal 0.50%
2	Equal to or greater than \$50,001.00	0.050%	range from 0.50% to 0.05%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.010% with an annual percentage yield of 0.01%.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. Kasasa Cash Back cash back and ATM fee reimbursements will be transferred to your Kasasa Saver with Cash Back account automatically on the business day following the day of crediting to your Kasasa Cash Back account.

**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.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

Initials



**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

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

To qualify for preferred rates on your Kasasa Saver with Cash Back account, your Kasasa Cash Back account must meet the following qualifications 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.

When the Kasasa Cash Back qualifications for the month are met you will earn 3% cash back on your debit card purchases net of returns up to \$300 for a max of \$9 per qualification cycle. We will also reimburse your domestic ATM fees up to \$9.99 per transaction, an ATM receipt must be presented for reimbursement of an individual ATM fee of \$10 or higher. 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 on IRS form 1099 INT with interest if they total \$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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 08/08/2023. To obtain the current rate(s) and annual percentage yield information, please call (615)325-9257.

**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

