

~~2/28/2025~~

Truth in Savings Disclosure

Kasasa Cash Back™ Checking

Account Number _____

This disclosure contains the rules which govern your deposit account.

QUALIFICATIONS

To qualify for the Kasasa Cash Back™ Checking rewards, you must perform the following during the monthly qualification cycle:

- Have at least 12 debit card purchase post and settle your account
- Have at least 1 automatic payment (ACH) or direct deposit post and settle your account
- Be enrolled and receive e-statement notice

Enrollment in online banking and/or in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll.

Please note that transactions **MUST** post and settle your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

Kasasa Cash Back™ Rewards

When the monthly qualifications are met, you will receive 4% cash back on debit card purchases that post and settle your account during the monthly qualification cycle up to \$150 in total debit card purchases during each monthly qualification cycle OR total cash back of \$6.00 per monthly qualification cycle. The cash back rewards will be credited to your account on the last day of your statement cycle.

In addition, if you have met your qualifications for the specified qualification cycle, we will reimburse you for domestic ATM fees up to \$20.00 per monthly qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a Community Banker at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

If you close your account before the rewards are credited to it, you will not receive the rewards.

2/28/2025

If your Kasasa Cash Back is linked to a Kasasa Saver, the cash back rewards will be credited to your Saver account on the last day of your monthly statement cycle.

Qualification cycle means a period beginning one banking day prior to the first day of the current statement cycle through one banking day prior to the close of the current statement cycle.

A business day is defined as a day on which the Financial Institution is open to the public for carrying on substantially all of its business (other than a Saturday, Sunday or Federal holiday).

MINIMUM BALANCE REQUIREMENTS

To open the account, you must deposit at least \$25.00.