

February 28, 2025

Kasasa Cash® With Kasasa Saver® Truth in Savings Disclosure

Account Number: _____

This disclosure contains the rules that govern your deposit account as of the date printed above. If you would like more current rate and yield information, please call us at (800)843-4100.

Account Overviews

- Kasasa Cash® is a free, variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.
- Kasasa Saver® is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.

Purpose and Expected Use of Account

The Kasasa Cash account that is linked to Kasasa Saver account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the Kasasa Cash account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Lee Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash or Kasasa Saver account, any optional add-on products / services associated with these accounts will also be terminated at the same time.

Interest Rate & Annual Percentage Yield (APY)

- **Compounding & Crediting:** Interest will be compounded on a daily basis. Interest will be credited to your account on the last day of the Statement Cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the Business Day you deposit noncash items (for example, checks).

"Business Day" means 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).

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- **Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.
- **Annual Percentage Yield:** The Annual Percentage Yields (APYs) associated with your Kasasa Cash and Kasasa Saver accounts are documented below in the Rewards section.
- **Determination of Rate:** At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Change:** We may change the interest rate on your account at any time.

Qualifications

To earn your Kasasa Cash and Kasasa Saver rewards all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 1 direct deposit / ACH credit or debit transaction
- At least 12 signature-based debit card purchases
- Be enrolled in and agree to receive e-Statements

Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts and debit-card transactions processed by merchants and received by Lee Bank as ATM transactions.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current Statement Cycle through one (1) day prior to the close of the current Statement Cycle.

"Statement Cycle" means the period of time for which Lee Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Rewards

When Kasasa Cash qualifications are met during a Monthly Qualification Cycle,

- **Kasasa Cash:** Balances in your Kasasa Cash account up to \$10,000 receive an annual percentage yield (APY) of 3.00% with an interest rate of 2.956%; and balances over \$10,000 earn a 0.50% interest rate on the portion of the balance over \$10,000, resulting in range from 3.00% to 0.50% APY depending on the account's balance and
- You will receive reimbursements up to \$20.00 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented for reimbursement of ATM fees of \$5.00 or higher. If you believe you have not been reimbursed the correct amount of ATM fees you must contact us within thirty (30) calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund.
- **Kasasa Saver:** Balances in your Kasasa Saver account up to \$25,000 receive an APY of 1.50% with an interest rate of 1.489%; and balances over \$25,000 earn a 0.50% interest rate on the portion of the balance over \$25,000, resulting in range from 1.50% to 0.50% APY depending on the account's balance.

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If your Kasasa Cash qualifications are not met, ATM fees are not refunded, all balances in your Kasasa Cash account and in your Kasasa Saver account earn 0.05% interest rate with an APY of 0.05% and the interest earned in your Kasasa Cash account is automatically transferred to your Kasasa Saver account.

Interest and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of current Statement Cycle. Interest on your Kasasa Checking account will be credited to your Kasasa Saver account on the last day of the current Statement. Interest and ATM fee reimbursements from your linked Kasasa Cash account will be transferred to your Kasasa Saver account automatically on the Business Banking day following the day they were credited to your Kasasa Cash account.

The Kasasa Cash APY is based on compounding interest. However, the interest earned in this account is automatically transferred to its linked Kasasa Saver account and thus does not compound in the Kasasa Cash account. As a result, the actual interest amount paid may be less than the APY disclosed for the account. The Kasasa Saver APYs may be less than the Kasasa Cash APYs. Rates and rewards may change after account is opened. Fees may reduce earnings.

Additional Information

\$25.00 minimum deposit is required to open the account and no minimum balance is required to qualify for the account's rewards. You must have a Kasasa Cash account in order to open a Kasasa Saver account, and the Kasasa Cash account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash account, your Kasasa Saver account will be converted to a statement savings account.

This account is not to be used for commercial purposes and there is a limit of 1 account per social security number. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying Fee Schedule for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications. Contact a Lee Bank service representative for additional information, details and enrollment instructions.

Member FDIC / DIF.

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