

2/28/2025

Truth In Savings Disclosure

Kasasa® Cash Back Saver Account Number_____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (800) 843-4100. This disclosure contains the rules which govern your deposit account.

QUALIFICATIONS

To qualify for the highest Kasasa® Saver rates, your Kasasa Cash Back™ account must meet the following qualifications during the monthly qualification cycle.

- Have at least 12 debit card point of sale transactions 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 to your Kasasa Cash Back™ account during the monthly qualification cycle in order to receive the preferred rate on the Kasasa® Saver account, and to receive ATM fee reimbursements in the Kasasa Cash Back™ account. Transactions 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 the account.

As indicated in the Truth and Savings disclosure for your Kasasa Cash Back™ account, we will reimburse you for domestic ATM fees incurred in your Kasasa Cash Back™ account up to \$20.00 per month if you have met your qualifications for the month. ATM fee reimbursements will be credited to your Kasasa Cash Back™ account on the last day of the statement cycle.

Monthly 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. Your account will be automatically qualified on that one day prior to the first day of the current statement cycle. What this means for you is if you did not qualify for the higher preferred rate, you might notice a slightly higher than the base rate APY earned on your statement due to the one day (the last day) being calculated with the higher preferred rate.

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

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RATE INFORMATION

The interest rate and APY that apply to your Kasasa Saver account will be determined based on whether you have met the qualification criteria for your Kasasa Cash Back account.

When the Kasasa Cash Back™ checking qualifications are not met, the interest rate on your Kasasa® Saver account will be 0.05% and the annual percentage yield will be 0.05%.

When the Kasasa Cash Back™ checking qualifications are met, the interest rate on your Kasasa® Saver account and corresponding annual percentage yield (APY) will be tiered. If your daily balance is \$25,000.00 or less, the interest rate paid on the entire balance will be 1.489% with an annual percentage of 1.50%. An interest rate of 0.50% will be paid only for that portion of your daily balance that is greater than \$25,000.00. The annual percentage yield for this tier will range from 1.50% to 0.50%, depending on the balance in the account.

The daily method is utilized to determine which rate will be applied. The interest rate and annual percentage yield (APY) for these tiers may change.

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.

MINIMUM BALANCE REQUIREMENTS

To open the account, you must deposit at least \$10.00.

COMPOUNDING AND CREDITING

Interest will be compounded on your Kasasa® Saver account on a daily basis. Interest will be credited to your account on the last business day of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest.

BALANCE COMPUTATION METHOD

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

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

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ADDITIONAL TERMS

Your rewards earned and any ATM fee reimbursements credited to your Kasasa Cash Back™ account will be transferred to your Kasasa® Saver account automatically on the first business day following the day they were credited to your Kasasa Cash Back™ account.

You must have a Kasasa Cash Back™ account in order to open a Kasasa® Saver account, and the Kasasa Cash Back™ account must remain open throughout the period that you hold the Kasasa® Saver account. In the event that you close your Kasasa Cash Back™, we reserve the right to close your Kasasa® Saver account.