## Truth in Savings Disclosure

## Kasasa® Cash Checking

## 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 Kasasa® Cash Checking rates and receive reimbursements on your ATM fee surcharges, 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
- 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 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.

If you have met your qualifications for the specified qualification cycle, we will reimburse you for domestic ATM fees up to $\$ 25.00$ per 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.

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 high 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 its business (other than a Saturday, Sunday or Federal Holiday).

## RATE INFORMATION

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

When the Kasasa® Cash Checking qualifications are met, the interest rate on your account and corresponding annual percentage yield (APY) will be tiered. If your daily balance is $\$ 10,000.00$ or less, the interest rate paid on the entire balance will be $2.96 \%$ with an annual percentage yield of $3.00 \%$. An interest rate of $.50 \%$ will be paid only for that portion of your daily balance that is greater than $\$ 10,000.00$. The annual percentage yield for this tier will range from $3.00 \%$ 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 $\$ 25$.

## COMPOUNDING AND CREDITING

Interest will be compounded on a daily basis and credited to your account on the last business day of the statement cycle.

Please be aware, the Kasasa Cash APY is based on compounding interest. If you link this account to a Kasasa Saver, the interest earned in Kasasa Cash is automatically transferred to Kasasa Saver each statement cycle and does not compound. As a result, the actual interest amount paid for Kasasa Cash may be less than the APY disclosed above. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.

## BALANCE COMPUTATION METHOD

We use the daily balance method to calculate the interest on 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).

