

4/30/2019

## Truth in Savings Disclosure

### Kasasa Tunes® Checking

Account Number \_\_\_\_\_

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

### QUALIFICATIONS

To qualify for the Kasasa Tunes® Checking reimbursements, you must perform the following during the monthly qualification cycle:

- Have at least 12 debit card purchase 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 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 during the Monthly Qualification Cycle , we will reimburse you for domestic ATM fees imposed during the monthly qualification cycle up to \$25.00 per month. 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.

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).

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## **SIGN-UP BONUS**

We will reimburse online purchases made during the first 60 days after you open the account at either the iTunes® Store or Amazon.com® up to a maximum of \$25.00 (which includes any applicable sales tax). Purchases must be completed using your Lee Bank debit card and must post and settle the account within the 60 day period in order to be reimbursed. Transactions may take one or more banking days from the date the transaction was made to post and settle the account. The reimbursement will be credited to your account on the last business day of the statement cycle in which your purchases posted and settled your account. Purchases that post and settle to your account on the last day of your statement cycle will be reimbursed on the last day of the following statement cycle. There is no minimum balance requirement to receive the sign-up bonus.

## **Monthly Rewards**

If you have met your qualifications during the Monthly Qualification Cycle, we will also reimburse online purchases made at either the iTunes® Store or at Amazon.com® during the following Monthly Qualification Cycle up to a maximum of \$5.00 (which includes any applicable sales tax). In order to be reimbursed, purchases must be completed using your Lee Bank debit card and must post and settle the account during the Monthly Qualification Cycle following the Monthly Qualification Cycle in which you met the qualification requirements. Transactions may take one or more banking days from the date the transaction was made to post and settle the account. The reimbursement amount will be credited on the banking day after the end of the Monthly Qualification Cycle in which the purchases posted and settled your account.

If you close your account, you will not receive reimbursements that have not yet been credited to your account.

## **MINIMUM BALANCE REQUIREMENTS**

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