

TRUTH-IN-SAVINGS DISCLOSURE

KASASA SAVER ACCOUNT

This account can only be opened with a new or existing Kasasa Cash or Kasasa Cash Back account.

Rate Information – See enclosed Rate Sheet.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Qualifications - To qualify for the Kasasa Saver Preferred Rate and receive reimbursements for the ATM fee surcharges, your attached Kasasa Cash or Kasasa Cash Back account must meet the following requirements during the monthly qualification cycle:

- **Debit Cards:** 12 debit card purchase transactions must post and settle to your account per monthly qualification cycle. Debit card transactions processed by merchants and received by the bank as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions.
- **Electronic Statements:** Be enrolled and receive your monthly account statement electronically. Please contact us for details on how to enroll. Note: Receiving paper statements disqualifies you from receiving Kasasa rewards.
- **Online Banking:** Be enrolled and log into Online Banking at least one time per monthly qualification cycle. 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.

Compounding and crediting frequency - Interest will be accrued every day. Interest will be credited to your account on the last day of your statement cycle, which is monthly. Also, if you have met your qualifications in the attached Kasasa Cash account for the monthly qualification cycle, the interest earned on that account will be transferred to your Kasasa Saver account on the first business day of the following statement cycle.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Minimum balance requirement – There is no minimum balance requirement to maintain this account.

Daily 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).

Monthly qualification cycle - Monthly qualification cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. If you do not meet the qualifications during this monthly cycle, you will have opportunity to meet the qualifications the following monthly cycle.

ATM Fee Reimbursement - If you have met your qualifications in the attached Kasasa Cash or Kasasa Cash Back account for the monthly qualification cycle, we will reimburse you for ATM fees charged against your attached Kasasa Cash or Kasasa Cash Back account, imposed by our institution as well as fees imposed by other U.S. financial institutions and transfer them into your Kasasa Saver account on the first business day of the following 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 representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us.

Note: ATM withdrawals do not count as qualifying debit card transactions for purpose of earning rewards within this account. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

Note: Bank may change qualifications and ATM reimbursement amounts at any time. There are no fees associated with maintaining this account.

Limitation on Number of Accounts - Limit one Kasasa Saver account per social security number.

Additional Terms:

The Kasasa Saver account is only offered in conjunction with either the Kasasa Cash or Kasasa Cash Back account. In the event that you close your Kasasa Cash or Kasasa Cash Back account, we reserve the right to close your Kasasa Saver account.

Please Note: Due to the nature of these accounts - Kasasa Savers are entered into our software system as DDA (checking) accounts. If you are making an ACH deposit directly to this account please be aware that the type would be checking (DDA). If you have any questions, please call 877-818-0257.