

Kasasa Saver Add On for Cash

Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle: Kasasa Saver: Balances up to \$25,000 receive Annual Percentage Yield (APY) of 1.00%; and balances over \$25,000 earn 0.30% APY* interest rate on the portion of balance over \$25,000, resulting in a range from 1.00% to 0.44% APY* depending on the account's balance. Kasasa Cash: Balances up to \$10,000 receive a non-compounding APY* of 3.00%; and balances over \$10,000 earn 0.30% APY* interest rate on the portion of balance over \$25,000, resulting in a non-compounding range from 3.00% to 0.55% APY* depending on the account's balance. When Kasasa Cash qualifications are not met, Kasasa Saver: All balances earn 0.05 APY*. Kasasa Cash: All balances earn a non-compounding APY* of 0.05%. When linked to the Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100 minimum deposit is required to open the Kasasa Cash account and a \$10 minimum deposit is required to open the Kasasa Saver account. Monthly direct deposit or ACH debit or credit, enrollment in online banking, receipt of electronic statements to a valid email address are conditions of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons may be required to meet some of the account's qualifications). Limit two (2) accounts per social security number. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly maintenance charges or fees to open this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. APY* calculations are based on an assumed total account balance of \$25,000 for Kasasa Saver and \$10,000 for Kasasa Cash plus \$100,000 to be shown as a single figure. APY's* accurate as of May 15, 2017. Member FDIC. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A. APY* = Annual Percentage Yield.