

ELIGIBILITY REQUIREMENTS. To qualify for Kasasa CashBack rewards, you must:

- Have at least 12 Debit Card purchases per Monthly Qualification Cycle post and settle
- Be enrolled and receive your monthly statement electronically
- Be enrolled and log in to your Online Banking at least once during the qualification cycle

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account. One account per social security number. Consumer purpose only.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 6 months of inactivity and balances less than \$100.00.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees. Our payment policy minimizes the number of items that may result in an overdraft or NSF fee.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

For Kasasa CashBack, a Monthly Qualification Cycle starts on the second to the last business day of each month through the day before the second to last business day of the following month. All requirements must post and settle your account during the Monthly Qualification Cycle to be considered a qualifying account and receive the cash back reward for that month. They will not qualify if they are in pending state. Transactions may take one or more business days from the date the transaction occurred to post and settle to the account.

If you have met your requirements for the Monthly Qualification Cycle, you will receive 2% cash back on purchases up to a combined \$400 for a maximum of \$8.00 cash back. We will also reimburse you for domestic ATM fees up to \$15.00 per qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 60 days after the statement cycle when the reimbursement was applicable.

ATM processed transactions do not count as qualifying Debit Card transactions for purposes of earning rewards within this account.

For accounts with a Kasasa Saver attached, the cash back rewards and ATM reimbursements are automatically credited to your Kasasa Saver account.

When Kasasa CashBack requirements are not met, you will not receive cash back rewards on Debit Card transactions or ATM fee refunds for that cycle.

Rewards may change upon proper notice.

Kasasa CashBack and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

