

KASASA CASH

December 31, 2018

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 12-31-2018.
For current rate information call (507) 235-5538.

KASASA CASH

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. The interest rate and annual percentage yield shown above apply when the Kasasa Cash qualifications are not met.

Kasasa Cash

For Kasasa Cash, if qualifications are met each monthly qualification cycle: (1) Nationwide ATM fees incurred during qualification cycle will be reimbursed up to \$20 and credited to account on the first business day following the end of each qualification cycle; (2) balances up to \$15,000 receive APY of 3.03%; and (3) balances over \$15,000 earn 0.50% interest rate on portion of balance over \$15,000, resulting in 3.03% - 0.83% APY depending on the balance in the account. If qualifications are not met on Kasasa Cash, all balances earn 0.10% APY. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. If you close your account before the rewards are credited to it, you will not receive the rewards.

Interest will be compounded on a monthly basis. Interest will be credited to your account on the first business day following the end of each Qualification Cycle. Interest begins to accrue on the business day we received credit for the deposit of noncash items (for example, checks).

Qualifications

To qualify for "Kasasa Cash" rates and receive reimbursements on your Nationwide ATM fee surcharges, you must perform the following during the monthly qualification cycle:

- *Have 10 or more debit card purchases post and settle
- *Receive your monthly statement electronically
- *Have a least one direct deposit or at least one automatic payment (ACH) post and settle

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. ATM-processed transactions and transfers between accounts do not count toward earning account rewards.

If you have met your qualifications during a Monthly Qualification Cycle, we will reimburse you for Nationwide ATM fees incurred during the Monthly Qualification Cycle up to \$20.00 per month. ATM fee reimbursements will be credited to your account on the first business day following the end of each qualification cycle. When qualifications are not met, ATM fees are not refunded.

The advertised Kasasa Cash APY is based on compounding interest. If you have a Kasasa Saver Account attached to your Kasasa Cash account interest is not compounded. Interest earned in Kasasa Cash is automatically transferred to Kasasa Saver on the day following the day interest was credited to your Kasasa Cash account and does not compound. Actual interest amount paid may be less than advertised Kasasa Cash APY. The Kasasa Saver APYs may be less than Kasasa Cash APYs. Limit one account per SSN. Contact a Personal Banker for details.

Monthly Qualification Cycle

Monthly Qualification Cycle means a calendar month (ending on the last business day)

Limitations

Limit one account per SSN. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily collected balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected balance in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: Free check safekeeping (check images will not be returned with monthly statement). The following fees apply to this account: Debit Card Replacement: \$5.00 per request; Account Research or Balancing: \$30.00 per hour (\$30.00 minimum); Cancelled Check Copy: \$2.00 per page; Stop Payment : \$30.00 per item; Account Early Closure Fee: \$30.00 (for accounts closed within 6 months of opening); Extended Negative Balance Fee: \$10.00 after every 7th consecutive calendar day account is overdrawn; Overdraft Transfer Charge: \$5.00 per transfer; Negative Balance Account -Closure Fee: \$25.00 per account; Returned Deposited Item (Chargeback) Fee: \$4.00 per item; Statement copy or printout (mid-cycle): \$5.00 per request; Stop Payment (placed online): \$20.00 per item; Check Printing: Price of checks depends on style ordered; Dormant Account Fee: \$5.00 per month (if balance is less than \$200 after no activity for 12 months) ; Ready Reserve (RR Annual Fee): \$25.00 (if qualified); Counter Check: \$1.00 per check encoded; and Consumer Overdraft /Returned Item Fee: \$30 per check, in-person withdrawal or electronic means. \$25.00 each ATM or everyday debit card transaction (Opt-In only). This fee does not apply if the overdraft balance is \$5.00 or less. There is a \$150.00 per day maximum..

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