

KASASA CASH BACK

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

KASASA CASH BACK

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

Account Fees: Free check safekeeping (check images will not be returned with monthly statement)

Kasasa Cash Back Rewards

When the qualifications are met during Monthly Qualification Cycle, you will receive 4.0% cash back on up to a total of \$200.00 on debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$8.00 per Monthly Qualification Cycle. Cash back payments will be credited to your account on the first business day following the end of each qualification cycle. When Kasasa Cash Back qualifications are not met, you will not receive cash back on debit card purchases and ATM fees are not refunded. 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.

Qualifications

To qualify for Kasasa Cash Back rewards 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 ACH debit 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 in which you qualified 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.

Monthly Qualification Cycle

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

Limitations

Limit one account per SSN. 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..