



KASASA CASH CHECKING ACCOUNT DISCLOSURES

Account Details

Share Draft Types: REWARD
Minimum Deposit Required: NONE
Balance Required to Earn Dividends: NONE
Dividend Rate: 2.25%
Annual Percentage Rate: 2.2271%
Non-Qualifying Annual Percentage Rate: 0.0299%
Below Minimum Balance Monthly Fee: NONE
Dividends Period: MONTHLY

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 credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. "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, (1) Balances up to \$10,000 receive APY of 2.25%; and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 2.25% to 0.43% APY depending on the account's balance and (2) you will receive reimbursements (up to \$25 \$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. When Kasasa Cash qualifications are not met, all balances in the account earn 0.03% APY and ATM fees are not refunded. Dividends and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. APY is accurate as of 3/1/2018. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Twelve (12) debit card transactions, Enrollment and log-on one time in the Qualification Cycle in online banking, receipt of electronic statements are a condition of this account. Limit (1) account per social security number / individual taxpayer identification number. There are no recurring monthly maintenance charges or fees to open or close this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.