

Kasasa Cash Disclaimer

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. 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) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last banking day of the current statement cycle.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any business day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. "Statement Cycle" is defined by a calendar month.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$10,000 in your Kasasa Cash account earn a dividend rate of 2.96% resulting in an APY of 3.00%; and average daily balances over \$10,000 earn 0.40% dividend rate on the portion of the average daily balance over \$10,000, resulting in a range from 3.00% to 0.64% APY depending on the account's average daily balance.

You will receive reimbursements up to an aggregate total of \$20.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal

information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire average daily balance will be 0.01% resulting in an annual percentage yield of 0.01% and ATM withdrawal fees are not refunded.

Dividends will be credited to your Kasasa Cash account on the first processing day of the following statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing day of the following statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 01/01/2020.

APY calculations are based on an assumed balance of \$10,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open the account.

Monthly Direct Deposit/ACH credit, enrollment in online banking, receipt of electronic statements may be conditions of this account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of one (1) account per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account.

This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA.

Trademarks:

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