

Kasasa Cash Disclaimer:**Addendum to Truth in Savings****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 bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. 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 business day of the current statement cycle. [Contact] one of our branch service representatives for specific Monthly Qualification Cycle dates.

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

"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 bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. [Contact] one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$25,000.00 in your Kasasa Cash account earn an interest rate of 3.9285% resulting in a non-compounding APY* of 4.00%; and average daily balances over \$25,000.00 earn an interest rate of 0.2497% on the portion of the average daily balance over \$25,000.00, resulting in a non-compounding range from 4.00% to 1.00% APY depending on the account's average daily balance.

In addition, average daily balances up to and including \$25,000.00 in your Kasasa Saver account earn an interest rate of 1.9819% resulting in an APY of 2.00% if the qualifications are met for the Kasasa Cash with Saver account. Resulting in a non-compounding range from 2.00% to 0.60% APY depending on the account's average daily balance.

You will receive reimbursements up to \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during the Monthly Qualification Cycle in which you qualified. When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire average daily balance will be 0.05% resulting in a non-compounding annual percentage yield of 0.05% and ATM withdrawal fees are not refunded. In addition, the entire average daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05%.

Interest will be credited to your Kasasa Cash and Kasasa Saver accounts on the first processing/business day of the following statement cycle.

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

* Note: When linked to a Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the account balance is less than the transferred amount when the transfer occurs.

APY = Annual Percentage Yield.

APYs accurate as of 09/01/2023.

APY calculations are based on an assumed balance of [\$25,000.00] + \$100,000 in your Kasasa Cash account and Kasasa Saver assumed balance of [\$25,000.00] + \$100,000 in your Kasasa Saver 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:

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

\$25.00 minimum deposit is required to open the account.

\$25.00 minimum deposit is required to open the 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 1 account(s) per primary owner 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.

A Kasasa Cash account is required to have a Kasasa Saver account.

A linked Kasasa Saver account is required for automatic savings.

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

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

Member FDIC.

Trademarks:

Experian is a registered trademark of Experian Information Solutions, Inc.

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