

TRUTH-IN-SAVINGS DISCLOSURE

KASASA SAVER ACCOUNT

This account is available only as a Personal Money Market Account and can only be opened with a new or existing Kasasa Cash Saver account.

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Interest rates:

- **Tier 1** - If the daily balance of your account is less than \$15,000.01 and your Kasasa Cash Saver account meets the minimum monthly activity requirements necessary for a monthly qualification cycle (see definition below), the initial interest rate paid on that portion of your account balance that is less than \$15,000.01 will be .61 % with an annual percentage yield of .61 %.
- **Tier 2** - If on any day during a qualified statement cycle, the daily balance of your account exceeds \$15,000.00, the initial interest rate paid on that portion of the balance in your account above \$15,000.00 will be .10 %. The annual percentage yield for this tier will range from .61 % to .10 %.
- If during any statement cycle you do not meet the minimum monthly activity requirements in your Kasasa Cash Saver, the initial interest rate paid on each daily balance of your account for that statement cycle will be 0.05 %, with an annual percentage yield of 0.05 %, regardless of your account's balance.

Minimum monthly activity requirements - To qualify for the Kasasa Saver preferred rates and receive reimbursements for the ATM fee surcharges, your linked Kasasa Cash Saver account must meet the following requirements during the monthly qualification cycle:

- **Debit Cards:** 12 debit card transactions (excluding ATM transactions) must post and settle to your account per monthly qualification cycle. Debit card transactions processed by merchants and received by us as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as point-of-sale (POS) transactions count towards qualifying debit card transactions.
- **Electronic Statements:** Be enrolled and receive your monthly account statement electronically. Please contact us for details on how to enroll.
- **Direct Deposit or ACH:** One direct deposit or one ACH automatic payment must post and settle to your account per monthly qualification cycle.

Please note that transactions MUST post and settle to your linked Kasasa Cash Saver 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 business days from the date the transaction was made to post and settle to an account. Intra-bank transfers do not count as qualifying ACH transactions.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account on the last day of the statement cycle. Also, if you have met the minimum monthly activity requirements in the linked Kasasa Cash Saver account for the monthly qualification cycle, the interest earned on that account will be automatically transferred to your Kasasa Saver account on the first business day of the following statement cycle.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Transfers from a Kasasa Saver account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per monthly statement cycle.

Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Fees:

An excess activity fee of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of the above limitations.

Statement cycle - You must receive monthly statements for your account electronically. To receive monthly statements for your account electronically, you must enroll in Online Banking to view monthly statements for your account. Your statement cycle will be on the 3rd Wednesday of each month. Your next statement cycle will begin on the day after your statement cycle closing date each month and will close approximately 30 days later.

Monthly qualification cycle - A monthly qualification cycle is a statement cycle during which you meet all of the minimum monthly activity requirements. Monthly qualification cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

ATM fee reimbursement - When your account qualifications are met in the linked Kasasa Cash Saver during a Monthly Qualification Cycle, you will receive reimbursements up to a maximum total of \$45 per month for nationwide ATM withdrawal fees incurred in your linked Kasasa Cash Saver during the Monthly Qualification Cycle in which you qualified. 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. ATM withdrawal fee reimbursements will be credited to your account on the last day of the statement cycle and will be automatically transferred to your Kasasa Saver account on the first business day of the following statement cycle. When your account qualifications are not met during the Monthly Qualification Cycle, ATM withdrawal fees are not refunded. Note: ATM withdrawals do not count as qualifying debit card transactions. If you close your account, you will not receive reimbursement that have not yet been credited to your account.

Limitation on number of accounts - Limit one Kasasa Saver account per social security number.

Additional terms:

The Kasasa Saver account is only offered in conjunction with the Kasasa Cash Saver account. In the event that you close your Kasasa Cash Saver account, we reserve the right to close your Kasasa Saver account.

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COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Non-Sufficient Fund Returned Item Fee (NSF Returned Item Fee)	\$33.00
Applies to each item received for payment which there are not sufficient funds to cover the item in the account.	
Overdraft Fee	\$33.00
Applies to overdrafts created by check, in-person withdrawal, or other electronic means, excluding ATM withdrawals and everyday debit card transactions.	
Deposit Return Item/Charge Back Fee	\$5.00 per item
Stop Payment Fee	\$33.00
Replacement Cards - Visa® Debit Card	\$12.00
Early Closure Fee (closed within 180 days of opening)	\$10.00
Special Check Printing	40 bank approved checks free with the purchase of a regular order. Otherwise, standard pricing applies - prices vary
Hold Statement (Optional)	\$3.00 per month