



## TRUTH IN SAVINGS DISCLOSURE FOR SHARE ACCOUNTS

*As of December 5, 2022, the prospective Dividend Rate and Annual Percentage Yield (APY) for the following accounts is:*

|  | Regular and Special Shares | Regular and Special Shares | Loan Shares | IRA Shares | Christmas Club | Kids Club and Youth Accounts | Kids Club and Youth Accounts |
|--|----------------------------|----------------------------|-------------|------------|----------------|------------------------------|------------------------------|
| Dividend Rate                              | 0.15                       | 0.40                       | 0.10        | 0.10       | 0.10           | 2.00                         | 0.25                         |
| Percentage Yield Dividends                 | 0.15                       | 0.40                       | 0.10        | 0.10       | 0.10           | 2.02                         | 0.25                         |
| Compounded                                 | Monthly                    | Monthly                    | Monthly     | Monthly    | Monthly        | Monthly                      | Monthly                      |
| Dividends Credited                         | Monthly                    | Monthly                    | Monthly     | Monthly    | Monthly        | Monthly                      | Monthly                      |
| Minimum Balance Required to Earn Dividends | \$5.00                     | \$20,000.01                | \$5.00      | \$5.00     | \$5.00         | \$5.00                       | \$1,500.01                   |

### RATE INFORMATION

The Dividend Rate and Annual Percentage Yield for each account are set forth above. The Dividend Rate and APY for all accounts may change monthly, as determined by the Board of Directors.

### COMPOUNDING AND CREDITING

Dividends will be compounded and credited as set forth above. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. The dividend date follows the ending date of a dividend period, and for this example is February 1. All other dividends periods follow these patterns of dates. The dividend declaration date follows the ending date of a dividend period. If you close your account before dividends are credited, you will not receive accrued dividends.

### MINIMUM BALANCE REQUIREMENTS

The par value of a regular share in this credit union is \$5.00. The minimum balance required to open each account is set forth above. To obtain a dividend, you must meet the minimum balance required to earn dividends as set forth above for each account.

### BALANCE COMPUTATION METHOD

Dividends are calculated using the average daily balance method. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

### ACCRUAL OF DIVIDENDS

Dividends will begin to accrue on the business day you deposit noncash items and/or cash to your account.

### NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

### FEES AND CHARGES

The following fees and charges may be assessed against your account:

|                                    |   |
|------------------------------------|---|
| <i>Excessive Transaction Fee</i>   | <i>\$ 5.00 per transaction over 6 items per month (savings accounts)</i>                          |
| <i>Stop Payment</i>                | <i>\$ 10.00 per request</i>   |
| <i>Photocopy</i>                   | <i>\$ 2.00 per request</i>  |
| <i>Wire Transfer Domestic</i>      | <i>\$ 20.00 per request</i>   |
| <i>Wire Transfer International</i> | <i>\$ 35.00 per request</i>   |
| <i>Wire In</i>                     | <i>\$ 5.00 per request</i>  |
| <i>Return Item</i>                 | <i>\$ 30.00 per item</i>  |
| <i>Courtesy Pay Overdraft</i>      | <i>\$ 10.00 per item</i>  |
| <i>Copies of Statements</i>        | <i>\$ 5.00 per month</i>  |
| <i>Dormant account</i>             | <i>\$ 12.50 per quarter</i>   |
| <i>Debit Card Replacement</i>      | <i>\$ 10.00 for 2<sup>nd</sup> request (and any additional requests) within a 12-month period</i> |



## **KASASA ACCOUNTS**

### **Purpose and Expected Use of Account**

This account is intended to be the accountholder's primary share draft account in which payroll transactions and day-to-day spending activities, including but not limited to, grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period, particularly near the end of a Monthly Qualification Cycle, are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

KUE Federal Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over six (6) consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A KUE Federal Credit Union check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa account, any optional add-on products/services associated with this account will also be terminated at the same time.

### **KASASA CASH**

#### **Account Overview**

A free, variable rate checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

This is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion, and we may change the dividend rate on your account at any time, without any limitations, and without notice to you.

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$5,000.00 in your Kasasa Cash account earn a dividend rate of 1.00%, resulting in an APY of 1.00%, and average daily balances over \$5,000.01 earn a dividend rate of 0.10% on the portion of the average daily balance over \$5,000.01, resulting in a range from 0.10% to 1.00% APY depending on the account's average daily balance.

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

#### **Qualification Information:**

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 1 direct deposit or ACH credit, or ACH payment transaction(s)
- At least 12 PIN-based or signature-based debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with credit union

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.

#### **Reward Information:**

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$5,000.00 in your Kasasa Cash account earn a dividend rate of 1.00%, resulting in an APY of 1.00%, and average daily balances over \$5,000.01 earn a dividend rate of 0.10% on the portion of the average daily balance over \$5,000.01, resulting in a range from 0.10% to 1.00% 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. **NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

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/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.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$5,000.00 + \$100,000.00 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; rates may change 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. If the account is closed before rewards are credited, you will forfeit the rewards.

**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, and eStatements are conditions of this account(s). See accompanying schedule of Fees and Charges for fees that may apply to 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(s) per member 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. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

**KASASA CASH BACK**

**Account Overview**

A free, variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based or signature-based debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

**Qualification Information:**

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least one (1) direct deposit, ACH credit, or ACH payment transaction(s)
- At least 12 PIN-based or signature-based debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements
- Maintain a valid email address on record with credit union

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, PIN-based, signature-based 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.

**Reward Information:**

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 3% cash back on up to a total of \$300.00 PIN-based or signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$20.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back 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. **NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**



When your Kasasa Cash Back account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the first processing/business day of the following statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. If the account is closed before rewards are credited, you will forfeit the rewards.

**Additional Information:**

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, and eStatements are conditions of this account(s). See accompanying schedule of Fees and Charges for fees that may apply to 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(s) per member 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. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

**KASASA TUNES**

**Account Overview**

A free, variable reward checking account with no minimum balance that rewards accountholders with reimbursements on iTunes, Amazon.com, and Google Play purchases, as well as nationwide ATM withdrawal fee refunds, when they meet minimum qualifications during the account's Monthly Qualification Cycle.

**Bonus Information:**

As a bonus to individuals who open and fund a new Kasasa Tunes account, our credit union will refund up to an aggregate total of \$20.00 (which includes any applicable taxes) for any iTunes, Amazon.com or Google Play purchases made with your Kasasa Tunes debit card that post and settle to the account within the first sixty (60) calendar days after your account is opened. This refund will be credited to your account on the first processing/business day of the following statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$20.00 posts and settles to your account.

Any portion of this bonus that is not used within the stated time period will be forfeited. No minimum balance is required to obtain this bonus. Limit one account(s) per member number and one account opening bonus per account per calendar year. If your Kasasa Tunes account is closed within six (6) months of account opening, we will deduct the value of your account opening bonus at closing. Account opening bonus will not be paid if accountholder switches into a Kasasa Tunes account from another account that offered an account opening incentive to open the initial account.

**Qualification Information:**

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Tunes account during each Monthly Qualification Cycle:

- At least one (1) direct deposit, ACH credit, or ACH payment transaction(s)
- At least 12 PIN-based or signature-based debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with credit union

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, PIN-based, signature-based 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 the current statement cycle.

See our website, [www.kuefcu.com](http://www.kuefcu.com), or contact one of our branch service representatives at 859-367-1230, for specific Monthly Qualification Cycle dates.

"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. See our website, [www.kuefcu.com](http://www.kuefcu.com), or contact one of our branch service representatives at 859-367-1230, for specific Statement Cycle dates.

**Reward Information:**

When your Kasasa Tunes account qualifications are met during a Monthly Qualification Cycle, you will receive up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com, or Google Play



purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than thirty (30) days after the Monthly Qualification Cycle in which you qualified ends.

You will receive reimbursements up to an aggregate total of \$20.00 for nationwide ATM withdrawal fees incurred within your Kasasa Tunes 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. **NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Tunes account qualifications are not met, iTunes, Amazon.com, and Google Play purchases and ATM withdrawal fees are not refunded.

iTunes, Amazon.com, and Google Play purchase reimbursements and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Tunes account on the first processing/business day of the following statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. If the account is closed before rewards are credited, you will forfeit the rewards.

#### **Reward Administration:**

iTunes, Amazon.com, and Google Play purchases are refunded via a "grant" and "credit" process. On the last day of each Statement Cycle in which you qualify, we establish a refund "grant" of up to and including \$10.00 for your account. Each "grant" is valid for up to and including sixty (60) calendar days. All iTunes, Amazon.com, and Google Play refunds are "credited" against your account's oldest active "grant". If the account is closed, you will forfeit any refunds/grants that have not been credited to your account. Rates and rewards are variable, and at our discretion, may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

#### **Additional Information:**

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, and eStatements are conditions of this account(s). See accompanying schedule of Fees and Charges for fees that may apply to 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 account(s) per member 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. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

## **KASASA CASH WITH KASASA SAVER**

#### **Account Overview:**

- Kasasa Cash: A free, variable rate checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.
- Kasasa Saver is a free, variable rate deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.

#### **Dividend Rate & Annual Percentage Yield:**

This is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion, and we may change the dividend rate on your account at any time, without any limitations, and without notice to you. We use the average daily balance method to calculate the dividends on your Kasasa Saver account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle:

Kasasa Cash: average daily balances up to and including \$5,000.00 in your Kasasa Cash account earn a dividend rate of 1.00% resulting in an APY of 1.00%, and average daily balances over \$5,000.01 earn a dividend rate of 0.10% on the portion of the average daily balance over \$5,000.01, resulting in a range from 0.10% to 1.00% APY depending on the account's average daily balance.

Kasasa Saver: average daily balances up to and including \$10,000.00 in your Kasasa Saver account earn an APY of 0.75%, and average daily balances over \$10,000.01 earn a dividend rate of 0.20% on the portion of the average daily balance over \$10,000.01, resulting in a non-compounding range from 0.20% to 0.75% APY depending on the account's average daily balance.

When your Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle:



Kasasa Cash: ATM withdrawal fees are not refunded and the entire average daily balance in the account earns an dividend rate of 0.01%, resulting in a non-compounding annual percentage yield of 0.01%.

Kasasa Saver: the entire average daily balance in the Kasasa Saver account earns an dividend rate of 0.01%, resulting in an annual percentage yield of 0.01%.

\* Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day.

Note: Automatic transfer may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when the transfer occurs.

**Qualification Information:**

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least one (1) direct deposit, ACH credit, or ACH payment transaction(s)
- At least 12 PIN-based or signature-based debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with credit union

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, PIN-based, signature-based 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.

**Reward Information:**

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$5,000.00 in your Kasasa Cash account earn a dividend rate of 1.00%, resulting in an APY of 1.00%, and average daily balances over \$5,000.01 earn a dividend rate of 0.10% on the portion of the average daily balance over \$5,000.01, resulting in a range from 0.10% to 1.00% APY depending on the account's average daily balance.

In addition, average daily balances up to and including \$10,000.00 in your Kasasa Saver account earn an APY of 0.75%, and average daily balances over \$10,000.00 earn a dividend rate of 0.20% on the portion of the average daily balance over \$10,000.01, resulting in a non-compounding range from 0.20% to 0.75% APY depending on the Kasasa Saver 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. **NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

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 a non-compounding annual percentage yield of 0.01%, and ATM withdrawal fees are not refunded. In addition, the entire average daily balance in the Kasasa Saver account earns a dividend rate of 0.01%, resulting in an annual percentage yield of 0.01%.

Dividends will be credited to your Kasasa Cash and Kasasa Saver account 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.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$5,000 + \$100,000 in your Kasasa Cash account and \$10,000 + \$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; rates may change 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. If the account is closed before rewards are credited, you will forfeit the rewards.

**Additional Information:**

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, and eStatements are conditions of these account(s). See accompanying schedule of Fees and Charges for fees that may apply to 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(s) per member 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. If, for whatever reason, the Kasasa Saver portion of your account is closed, your account will automatically be



converted to the associated standalone Kasasa Cash account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

**Account Limitations: If Kasasa Saver Is Established As A Savings Account:** Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

## **KASASA CASH BACK WITH KASASA SAVER**

### **Account Overview:**

- Kasasa Cash Back: A free, variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based or signature-based debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.
- Kasasa Saver is a free, variable rate deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked Kasasa Cash Back checking account during each Monthly Qualification Cycle.

### **Dividend Rate & Annual Percentage Yield (APY):**

This is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion, and we may change the dividend rate on your account at any time, without any limitations, and without notice to you. We use the average daily balance method to calculate the dividends on your Kasasa Saver account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.

When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle:

Kasasa Saver: average daily balances up to and including \$10,000.00 in your Kasasa Saver account earn an APY of 0.75%, and average daily balances over \$10,000.00 earn a dividend rate of 0.20% on the portion of the average daily balance over \$10,000.01, resulting in a range from 0.20% to 0.75% depending on the account's average daily balance.

When your Kasasa Cash Back account qualifications are not met during a Monthly Qualification Cycle:

Kasasa Saver: the entire average daily balance in the Kasasa Saver account earns a dividend rate of 0.01%, resulting in an annual percentage yield of 0.01% APY.

### **Qualification Information:**

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least one (1) direct deposit, ACH credit, or ACH payment transaction(s)
- At least 12 PIN-based or signature-based debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with credit union

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, PIN-based, signature-based 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.

### **Reward Information:**

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 3.00% cash back on up to a total of \$300.00 PIN-based or signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back payments may be earned per Monthly Qualification Cycle.



In addition, average daily balances up to and including \$10,000.00 in your Kasasa Saver account earn an APY of 0.75%, and average daily balances over \$10,000.00 earn a dividend rate of 0.20% on the portion of the average daily balance over \$10,000.01, resulting in a range from 0.20% to 0.75% 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 Back 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. **NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded. In addition, the entire average daily balance in the Kasasa Saver account earns a dividend rate of 0.01%, resulting in an annual percentage yield of 0.01% APY.

Dividends will be credited to your Kasasa Saver account on the first processing/business day of the following statement cycle. The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the first processing/business day of the following statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$10,000 + \$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; rates may change 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. If the account is closed before rewards are credited, you will forfeit the rewards.

**Additional Information:**

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, and eStatements are conditions of these account(s). See accompanying schedule of Fees and Charges for fees that may apply to 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(s) per member 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 Back account is required to have a Kasasa Saver account. If, for whatever reason, the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash Back account, and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

**Account Limitations: If Kasasa Saver Is Established As A Savings Account:** Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.