

Kasasa



Kasasa is a *free* checking account that gives *you* control over the way *you* earn rewards.

Kasasa helps you save money because it offers:

- No minimum balance requirements
- No monthly maintenance fees

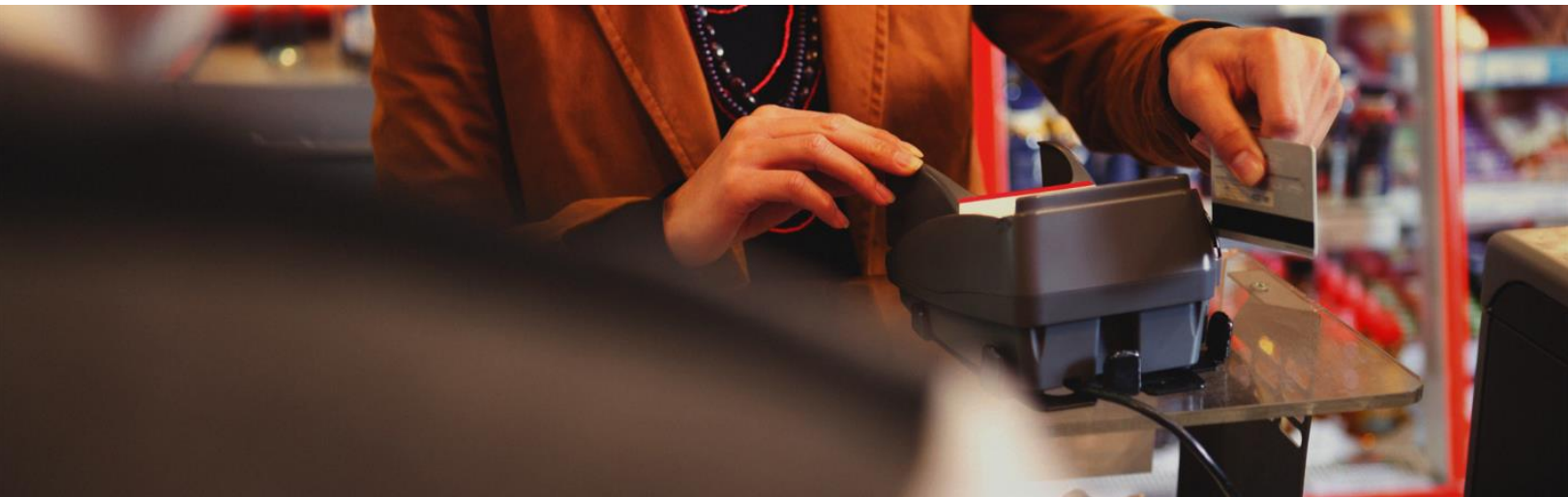
KASASA CASH BACK

- Earns 3.00% cash back on debit card purchases, up to \$400 in total purchases
- Up to 12.00 total cash back per statement cycle

OR

KASASA CASH BACK WITH SAVER

- Earns 3.00% cash back on debit card purchases, up to \$400 in total purchases
- Up to \$12.00 total cash back per statement cycle
- Earn additional 0.85% APY in your Saver on your balances up to \$50,000
(Any amount over \$50,000 earns an APY of 0.25%)



QUALIFYING FOR KASASA REWARDS IS EASY

To earn cash back and ATM withdrawal fee refunds, simply do the following *each Monthly Qualification Cycle*:*

- Have at least 12 debit card purchases with a minimum purchase amount of \$3.00 that post and settle
- Have 1 ACH credit or direct deposit in the amount of \$250.00 that posts and settles
- Be enrolled in online banking and agree to receive e-Statements

Also includes:

- ATM withdrawal fee refunds up to \$25 per cycle**
- FREE Kasasa Sweep to Savings Account***

DIDN'T QUALIFY? Don't worry!

- Your account is still free.
- You can try to qualify the next monthly cycle.

APY=Annual Percentage Yield. Rates are subject to change without notice.

When your Kasasa Cash Back with Saver qualifications are not met, interest rate earned on the entire daily balance of your Saver will be .04999% resulting in an annual percentage yield of .05%.

\$25.00 minimum balance required to open Kasasa Account Products(s). Rates are effective as of September 1st, 2022.

There are no fees associated with Kasasa products, however bank fees may affect earnings i.e: overdraft, stop payment, wire etc.

* The end of the Monthly Qualification Cycle falls on the banking day prior to the last day of each month. All rewards are paid on the last day of the statement cycle.

** Maximum ATM credit is \$4.99 per transaction; if qualifications are not met, ATM withdrawal fees are not reimbursed.

*** At the end of each monthly cycle, rewards received from either Kasasa Cash or Kasasa Cash Back automatically sweep into your Kasasa Saver account.

Member FDIC. Equal Housing Lender.