

Kasasa

**FREE
CHECKING
POWERED BY
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

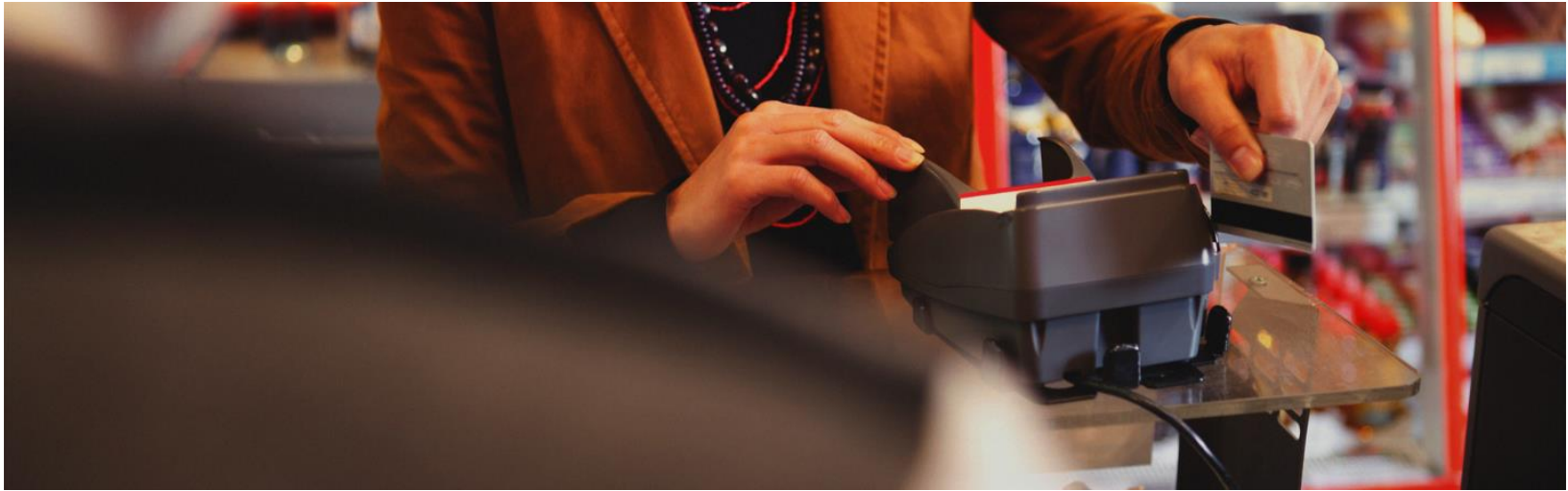
KASASA CASH

- Earns 3.50% APY on your balance up to \$10,000
(Any amount over \$10,000 earns an APY of 0.77%)

OR

KASASA CASH WITH SAVER

- Earns 3.50% APY on your balance up to \$10,000
(Any amount over \$10,000 earns an APY of 0.77%)
- Earn additional 1.25% APY in your Saver on your balances up to \$50,000
(Any amount over \$50,000 earns an APY of 0.75%)



QUALIFYING FOR KASASA REWARDS IS EASY

To earn APY 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 that post and settle
- Be enrolled in online banking and agree to receive e-Statements

Also includes:

- ATM withdrawal fee refunds up to \$25 per cycle**
- Optional FREE Kasasa Sweep to Saver 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 both your Kasasa Cash and Saver qualifications are not met, interest rate earned on the entire daily balance will be .04999% resulting in an annual percentage yield of .05%.

Rates are effective as of June 1st 2019.

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

\$25.00 minimum balance required to open Kasasa Account Product(s)

*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; when 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.