

Ask for free **KASASA**® checking



Kasasa® Cash & Saver

Earn 2.5% APY

WHAT'S INCLUDED

No monthly service fee
No minimum balance
Saver Sweep

REWARDS*

2.5% APY up to \$25,000
APY Range 2.50%-0.50%
Up to \$25 ATM fee refunds

On Saver, 0.50% APY up to \$50,000
APY Range 0.50%-0.26%

HOW TO QUALIFY*

12 debit card swipes
E-statement
1 Direct Deposit or ACH
Qualify in Kasasa Cash Checking

NO PENALTIES*

0.02% APY
Try again
Still Free



Kasasa® Cash Back & Saver

Get 3.0% CASH BACK

WHAT'S INCLUDED

No monthly service fee
No minimum balance
Saver Sweep

REWARDS*

3.0% cash back
Up to \$7.50 cash back
Up to \$25 ATM fee refunds

On Saver, 0.50% APY up to \$50,000
APY Range 0.50%-0.26%

HOW TO QUALIFY*

12 debit card swipes
E-statement
1 Direct Deposit or ACH
Qualify in Kasasa Cash Back Checking

NO PENALTIES*

0.02% APY
Try again
Still Free



Kasasa® Tunes

EARN REWARDS FOR ITUNES,
AMAZON & GOOGLE PLAY

WHAT'S INCLUDED

No monthly service fee
No minimum balance

REWARDS*

\$20 signup bonus
\$10 monthly award
Up to \$25 ATM fee refunds

HOW TO QUALIFY*

12 debit card swipes
E-statement
1 Direct Deposit or ACH

NO PENALTIES*

Try again
Still Free

*See Kasasa Accounts Disclosure and Qualifications on next page.

*KASASA ACCOUNTS DISCLOSURE

IR=Interest Rate/APY = Annual Percentage Yield. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. \$100 minimum deposit required to open Cash and Cash Back accounts and \$50 minimum deposit required to open Tunes account. No recurring monthly service charges or fees. No minimum balance is required to obtain reward or bonus. Limit 1 account per social security number. Kasasa checking account products auto-qualify the first cycle. For Saver, a condition of account is to have a linked Cash or Cash Back account and be linked for automatic savings and rewards.

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 and credit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit or credit 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) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. For ATM reimbursements, an ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of [\$4.99] or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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.

QUALIFICATIONS AND REWARDS VARY BY ACCOUNT:

Depending on what Kasasa account you open, you will receive one of the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: (1) Interest on your checking balances (Kasasa Cash), (2) Cash back on debit card purchases (Kasasa Cash Back), (3) Reimbursements for iTunes, Amazon.com & Google Play purchases (Kasasa Tunes). When your Kasasa account qualifications are not met, only non-qualifying interest is earned in the interest bearing accounts and all other reward distributions are not made. Rewards will be credited to your Kasasa account on the last day of the current statement cycle.

QUALIFICATION INFORMATION FOR KASASA CASH WITH KASASA SAVER:

For Kasasa Cash, monthly [12 debit card swipes minimum PIN or SIG] that post and settle to the account during that cycle period, [1 ACH auto debit or credit], [enroll and receipt of electronic statements] are qualifiers of this account. For Kasasa Saver, simply qualify in Kasasa Cash. **Reward Information:** For Kasasa Cash, when your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) balances up to [\$25,000] receive [2.4718%] IR/[2.50%] APY; and balances over [\$25,000] earn [0.1998%] IR/ [0.20%] APY on the portion of balance over [\$25,000], resulting in a blended range from [2.50%] to [0.50%] APY depending on the account's balance and (2) you will receive reimbursements [up to an aggregate total of \$25.00] with [max. \$4.99 per single transaction] for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. Interest and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. For Kasasa Saver, when Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle. Saver balances up to [\$50,000] receive [0.4989%] IR/ [0.50%] APY; and balances over [\$50,000] earn [0.1998%] IR on the portion of balance over [\$50,000], resulting in a range from [0.50%] to [0.26%] APY depending on the account's balance. When Kasasa Cash is linked to the Saver account, the interest earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account within one processing day. This automatic transfer may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs. **Qualifications Not Met:** When Kasasa Cash qualifications are not met, all balances in the Kasasa Cash account still earn [0.02%] IR/ [0.02%] APY and ATM withdrawal fees are not refunded. Kasasa Saver balances still earn [0.02%] IR/ [0.02%] APY. Account is still free and can still try again the next month to earn the rewards.

QUALIFICATION INFORMATION FOR KASASA CASH BACK WITH KASASA SAVER:

For Kasasa Cash Back, monthly [12 debit card swipes minimum PIN or SIG], [1 ACH auto debit or credit], [enroll and receipt of electronic statements] are qualifiers of this account. For Kasasa Saver, simply qualify in Kasasa Cash Back. **Reward Information:** For Kasasa Cash Back, when Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) [3.00%] cash back on up to a total of [\$250.00] debit card purchases that post and settle to the account during that cycle period, (2) up to a maximum of [\$7.50] cash back may be earned per Monthly Qualification Cycle. (3) You will also receive reimbursements [up to an aggregate total of \$25.00] with [max. \$4.99 per single transaction] for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of current statement cycle. For Kasasa Saver, when Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle. Saver balances up to [\$50,000] receive [0.4989%] IR/ [0.50%] APY; and balances over [\$50,000] earn [0.1998%] IR on the portion of balance over [\$50,000], resulting in a range from [0.50%] to [0.26%] APY depending on the account's balance. **Qualifications Not Met:** When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Saver balances still earn [0.02%] IR/ [0.02%] APY. Account is still free and can still try again the next month to earn the rewards.

QUALIFICATION INFORMATION FOR KASASA TUNES:

For Kasasa Tunes, monthly [12 debit card swipes minimum PIN or SIG] that post and settle to the account during that cycle period and [enroll and receipt of electronic statements] are qualifiers of this account. **Sign Up Bonus:** When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of [\$20] (which includes any applicable taxes) for iTunes, Amazon.com, Google Play purchases, made with your Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of [\$20] posts and settles to your account. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. **Reward Information:** When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle, you will (1) earn up to an aggregate total of [\$10] (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 [30] days after the Monthly Qualification Cycle in which you qualified ends. (2) You will also receive reimbursements [up to an aggregate total of \$25.00] with [max. \$4.99 per single transaction] for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the current statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. **Qualifications Not Met:** When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. Account approval, conditions, qualifications, limits, timeframes, enrollments, and other requirements apply. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions.

iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com Inc. Google Play is a registered trademark of Google Inc. Apple Inc., Amazon.com and Google are not participants in or sponsors of this program. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A. Account approval, conditions, qualifications, limits, timeframes, enrollments, and other requirements apply. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions.