

## **Kasasa Cash Back Qualification Information**

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 institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. 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) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. See our website [alcoacommunityfcu.org](http://alcoacommunityfcu.org) or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

### **Reward Information:**

When Kasasa Cash Back-Multi Level account qualifications are met during a Monthly Qualification Cycle, you will receive:

- **Kasasa Cash Back - Principal Rewards:** You will receive 3.60% cash back on up to a total of \$250 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.

or

- **Kasasa Cash Back - Enhanced Rewards:** You will receive 6.00% cash back on up to a total of \$250 card purchases that post and settle to the account during that cycle period. A maximum of \$15.00 cash back payments may be earned per Monthly Qualification Cycle.

You will also receive reimbursements up to the aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back-Multi Level 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.

When Kasasa Cash Back-Multi Level 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-Multi-Level account on the last day of the current 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.

### **Additional Information:**

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25 minimum deposit is required to open the Kasasa Cash Back – Multi Level account. \$25 minimum deposit is required to open the Kasasa Saver account. Being enrolled in and have agreed to receive e-statements rather than paper statements is required as a condition of opening and maintaining this account. Enrollment in electronic services (e.g., online banking) and log-ons may be required to meet some of the account's qualifications. Limit 1 account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Certain transaction and service fees may apply. See accompanying schedule of Consumer Fees and Charges for fees that may apply to this account. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Kasasa Cash Back–Multi-Level account is required to have a

Kasasa Saver account. A Kasasa Saver account is required for automatic savings. Contact one of our service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally Insured by NCUA. Kasasa and Kasasa Cash Back-Multi Level, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.