

Kasasa Cash 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 or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

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

- **Kasasa Cash – Principal Rewards:** daily balances up to and including \$15,000 in your Kasasa Cash – Multi Level account earn a dividend rate of 2.9595% resulting in an APY of 3.00%; and daily balances over \$15,000 earn a dividend rate of 0.2497% on the portion of the daily balance over \$15,000, resulting in a range from 3.00% to 0.61% APY depending on the account's daily balance.

or

- **Kasasa Cash – Enhanced Rewards:** daily balances up to and including \$15,000 in your Kasasa Cash – Multi Level account earn a dividend rate of 5.8400% resulting in an APY of 6.00%; and daily balances over \$15,000 earn a dividend rate of 0.2497% on the portion of the daily balance over \$15,000, resulting in a range from 6.00% to 1.00% APY depending on the account's daily balance.

You will also receive reimbursements up to the aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash - 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 your Kasasa Cash – Multi Level account qualifications are not met during a Monthly Qualification Cycle, ATM withdrawal fees are not refunded and the entire daily balance in the Kasasa Cash - Multi Level account earns a dividend rate of 0.0499% resulting in an annual percentage yield of 0.05% APY.

Dividends and nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY accurate as of 09/01/2023. APY calculations are based on an assumed balance of \$115,000 in your Kasasa Cash – Multi Level 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. \$25 minimum deposit is required to open the Kasasa Cash – Multi Level account. \$25 minimum deposit is required to open the Kasasa Saver account. See accompanying schedule of

Consumer Fees and Charges for fees that may apply to this 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 of 1 account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. A Kasasa Cash Multi Level account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact one of our bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally Insured by NCUA. Kasasa, Kasasa Cash – Multi Level, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.