

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 less than \$5.00, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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 or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When your linked Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$50,000 in your Kasasa Saver account earn an APY of 0.9954% and daily balances over \$50,000 earn a dividend rate of 0.25% on the portion of the daily balance over \$50,000, resulting in a range from 1.00% to 0.50% APY depending on the account's daily balance.

When your Kasasa Cash Back account qualifications are not met, the entire daily balance in the Kasasa Saver account earns 0.50% APY.

Dividends will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 03/27/2020.

APY calculations are based on an assumed balance of \$50,000 + \$100,000 in your Kasasa Saver 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 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.

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 account.

Monthly enrollment in free e-statements is a condition of this account.

Limit of one account(s) per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account.

A Kasasa Cash Back account is required to have a Kasasa Saver account.

A linked Kasasa Saver account is required for automatic savings.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account, American Share Insurance.

Trademarks:

Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

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Reward Information:

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When your linked Kasasa Cash account qualifications are not met, the entire daily balance in the Kasasa Saver account earns a dividend rate of 0.0499% resulting in an annual percentage yield of 0.05% APY.

Dividends will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 03/27/2020.

APY calculations are based on an assumed balance of \$15,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days.

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