

## KASASA CASH BACK

**This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.**

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**Additional terms:** To qualify for "Kasasa Cash Back" rewards, you must: have at least 12 debit card point of sale transactions post and settle per "qualification cycle"; receive your monthly statement electronically; and have at least one direct deposit or one automatic payment post and settle per "qualification cycle".

"Qualification cycle" means the period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. No weekend processing.

If monthly requirements are met, 3.00% cash back will be paid on purchases up to \$300, up to \$9.00 total cash back per monthly qualification cycle. If monthly requirements are not met, there will be no cash back rewards and no ATM fee refunds paid during that qualification cycle.

If monthly requirements are met, domestic ATM fees will be refunded up to \$25.00 per qualification cycle and up to \$5.00 per item.

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

This account is not to be used for commercial purposes.

If the account is closed, you will forfeit any rewards that have not been credited to your account.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

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

**Trademarks:** Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, LTD., registered in the U.S.A.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** The following fees apply to this account: Stop Payment: \$20.00; Returned Deposit Item Fee: \$5.00 per item; Closed Account within 30 days: \$10.00; and NSF Fee - Overdraft Charge, Return Item Charge: \$24.00 per item.

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