

KASASA SAVER

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of 04-20-2020.

For current rate information call (712) 246-5118.

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Additional terms: A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account.

A linked Kasasa Saver account is required for automatic savings.

To qualify for "Kasasa Saver" rates, you must qualify in either the linked Kasasa Cash or Kasasa Cash Back account. The qualifications for the Kasasa Cash or Kasasa Cash back account includes: 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, the disclosed rates will be paid on your account. If monthly requirements are not met, the minimum interest rate of 0.049%, annual percentage yield (APY) of 0.05% will be paid on your account.

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

The 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.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$25,000.01, the interest rate paid on that portion of the balance will be 0.75%. The annual percentage yield for this tier will be 0.75%. If the daily balance is more than \$25,000.00 the interest rate paid on that portion of the balance will be 1.00%. The annual percentage yield for this tier will range from 0.75% to 1.00%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

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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