

KASASA Cash

*Account transactions and activities may take one or more days to post and settle to the account and all must do so during the 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, and debit card purchases processed by merchants and received by the bank as ATM transactions. "Qualification cycle" means a period beginning one business day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. When your Kasasa Cash eligibility requirements are met during a qualification cycle, Kasasa Cash balances up to \$15,000 receive APY of 1.00%; and balances over \$15,000 earn 0.15% interest rate on the portion of the balance over \$15,000, resulting in a range from 1.00% to 0.28% APY depending on the account's balance (0.28% assumes a daily balance of \$100,000) and (2) Kasasa Saver balances up to \$35,000 receive APY of 0.50%; and balances over \$35,000 earn 0.15% interest rate on the portion of the balance over \$35,000, resulting in a range from 1.00% to 0.27% APY depending on the account's balance (0.27% assumes a daily balance of \$100,000). You will receive reimbursements for nationwide ATM fees incurred on your Kasasa Cash account during the qualification cycle in which you qualified. An ATM receipt must be presented within 30 calendar days of the statement cycle for reimbursements of individual ATM fees of \$5.00 or higher. When Kasasa Cash eligibility requirements are not met ATM fees are not refunded and all balances in your Kasasa Cash account and in your Kasasa Saver account earn 0.05% APY and 0.05% APY respectively. Interest and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the statement cycle and then automatically transferred to your Kasasa Saver account on the following day. *When linked to the Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account. Consequently, when linked to Kasasa Saver, and your Kasasa Cash eligibility requirements are met, balances up to \$15,000 in your Kasasa Cash account receive a non-compounding APY of 1.00%; and balances over \$15,000 earn 0.15% interest rate on the portion of the balance over \$15,000, resulting in a non-compounding range from 1.00% to 0.28% APY depending on the account's balance (0.28% assumes a daily balance of \$100,000). APYs accurate as of 3/17/2020. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, eligibility requirements, limits, timeframes, enrollments, and other requirements apply. If you do not opt in for online statements within 60 days of account opening, or if you opt out of online statements at any time, we reserve the right to reclassify your account to Standard Checking. You must make a deposit to open a Kasasa Cash or Kasasa Saver account. We reserve the right to limit Kasasa Cash accounts to two per social security number and Kasasa Saver accounts to four per social security number. There are no recurring monthly service charges or fees to open or close this account. A Kasasa Cash account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact a bank representative for additional information, details, restrictions, processing limitations and enrollment instructions.