

## KASASA Saver

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 business day prior to the close of the current statement cycle. When your attached Kasasa Cash or Cash Back eligibility requirements are met during a qualification cycle, 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 0.50% to 0.27% APY depending on the account's balance (0.27% assumes a daily balance of \$100,000). When your attached Kasasa Cash or Cash Back eligibility requirements are not met, Kasasa Saver balances earn 0.05% APY. Interest will be credited to your Kasasa Saver account on the last day of the statement cycle. APY = Annual Percentage Yield. 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, qualifications, 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 a non-Kasasa savings account. You must make a deposit to open the account. We reserve the right to limit Kasasa Saver accounts to four per social security number. 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. There are no recurring monthly service charges or fees to open or close this account. Contact a bank representative for additional information, details, restrictions, processing limitations and enrollment instructions.