

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$25,001.00	1.500%	equal 1.51%
2	Equal to or greater than \$25,001.00	0.250%	range from 1.51% to 0.25%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.010% with an annual percentage yield of 0.01%.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per semi-annual statement cycle will be charged after 2 years of inactivity. The Dormant Fee will be charged if the account has had no activity for two (2) years and the balance is below \$50.00.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Qualifications for Kasasa Cash Back Saver:

To earn your Kasasa Cash Back and Kasasa Cash Back Saver rewards all of the following transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- *At least 12 PIN-based/signature-based debit card purchases **and**
- *At least 1 automatic payment (ACH auto debit) or direct deposit/ACH credit transaction (intra-bank transfers do not count as qualifying direct deposits or automatic payments) **and**
- *Be enrolled in and agree to receive e-statements.

You must have a Kasasa Cash Back account in order to open a Kasasa Cash Back Saver account, and the Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Cash Back Saver account. In the event that you or we close your Kasasa Cash Back account, your Kasasa Cash Back Saver account will be closed as well.

Account transactions and activities may take one or more business 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 processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, recurring payments made by your debit card, purchases made with debit cards not issued by our

bank and electronic check payments made by our bill pay service. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: Rewards vary by account.

When your linked Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, your Kasasa Saver account balances up to \$25,001.00 receive an APY of 1.50% and balances over \$25,001.00 earn 0.25% interest rate on the portion of balance over \$25,001.00, resulting in a range from 0.46% to 1.50% APY depending on the account's balance. When qualifications are not met, all Kasasa Saver balances earn 0.01% APY and only the non-qualifying interest from the Kasasa Cash account is transferred to your Kasasa Saver account. Interest, cash back payments and ATM fee reimbursements are credited to the appropriate account on the last day of the current statement cycle and are automatically transferred to the linked Kasasa Saver account at the same time or within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs. APY = Annual Percentage Yield. APYs accurate as of 09/01/2022. Rates and rewards are variable and may change after the account is opened. Fees may reduce earnings. There are no recurring monthly maintenance charges or fees to open or close this account.

This account is not to be used for commercial purposes and there is a limit of one (1) account per Social Security number. Enrollment in electronic services (i.e. online banking, electronic statements) is required to meet some of this account's qualifications.

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FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.