



Kasasa Cash Accounts

KASASA CASH (KC)

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 \$10,000.99	1.000%	equal 1.00%
2	Above \$10,001.00	0.100%	range from 1.00% to 0.18%

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 this 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.

Minimum Balance Requirements: You must deposit \$1.00 to open this account.

Dormant/Inactive Account Information: A dormant account fee of \$5.00 per statement cycle will be charged after 1 year of inactivity. The Dormant Fee will be assessed if there is both no activity in the account for one (1) year and if the account balance is below \$100.00.

Processing Order: All credit transactions are processed first. Debits, or withdrawals, from this 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 the 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 this account. This method applies a daily periodic rate to the principal in the account each day. The daily balance method 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.

Fees and Charges: Please refer to our fee schedule 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.

Additional Information Regarding the Kasasa Cash Account:

Qualifications for Kasasa Cash:

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

*At least twelve (12) PIN-based or signature-based debit card purchases and

*At least one (1) automatic payment (ACH auto debit) or direct deposit/ACH credit transaction (intra-bank transfers do not count as qualifying direct deposit or automatic payment) and

*Be enrolled in and agree to receive e-statements.

Transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more business days from the date of the date the transaction activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card transactions processed by merchants and received by German American State Bank as ATM transactions, purchases made with debit cards not issued by German American State Bank, and transactions bundled together by merchants and received by German American State Bank as a single transaction count as a single transaction for the purpose of earning account rewards.

"Business Day" means a calendar day other than a Saturday or Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Monthly Qualification Cycle" means a period beginning the third Wednesday of each month and ending the Tuesday prior to the third Wednesday each month. Statement Cycle means the period of time for which German American State Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Only direct deposits, ACH auto debits, and debit card purchases that are posted and settled transactions during the qualification cycle will be considered for the monthly required activity. Transactions authorized after given month's qualification cycle will be included in the following month's qualifying transaction totals.

When Kasasa Cash qualifications are met during a Monthly Qualification Cycle, you will receive: 1) balances up to \$10,001.00 receive APY of 1.00%; and balances over \$10,001.00 earn 0.10% interest rate on the portion of the balance over \$5,001.00, resulting in range from 1.0% to 0.18% APY depending on the account's balance and 2) you will receive reimbursements up to \$20.00 (\$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursement of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within thirty (30) calendar days of the withdrawal transaction. APY calculations are based on an assumed total account balance of \$10,000.99 plus \$100,001.00 (i.e. \$110,000.99). APY = Annual Percentage Yield

Interest and ATM fee reimbursements will be credited to the account on the first day of the following Statement Cycle.

When Kasasa Cash qualifications are not met during a Monthly Qualification Cycle, all balances in your Kasasa Cash account earn 0.01% APY and nationwide ATM fee reimbursements are not reimbursed.

Rates and Rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

There are no fees to open this account. See accompanying schedule of fees that may apply to this account. This account is not to be used to commercial purposes and there is a limit of one (1) account per Social Security number. Enrollment in electronic services (e.g. online banking, electronic statements) is required to meet some of this account's qualifications.

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities, including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions, are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

German American State Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 12 consecutive statement cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A German American State Bank check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash account, any optional add-on products/services associated with this account will also be terminated at the same time.