

KASASA[®]

Bonus Information: As a bonus to individuals who open and fund a new Kasasa Tunes account, our credit union will refund up to an aggregate total of \$30 (which includes any applicable taxes) for any iTunes, Amazon.com or Google Play purchases made with your Kasasa Tunes debit card that post and settle to the account within the first sixty (60) calendar days after your account is opened.

This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$30 posts and settles to your account.

No minimum balance is required to obtain this bonus. No minimum deposit is required to open the account.

Annual Percentage Yield (APY) varies by account, account balance and if qualifications are met. See Reward Information Section below for account APY information.

Qualification Information:

Account transactions and activities may take one or more 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.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

Kasasa Cash: average daily balances up to and including \$15,000 receive an APY of 2.50%; and average daily balances over \$15,000 earn a dividend rate of 0.25% on the portion of the average daily balance over \$15,000, resulting in a range from 2.50% to 0.54% APY depending on the account's average daily balance.

Kasasa Cash Back: you will receive 5.00% cash back on up to a total of \$200.00 debit card purchases that post and settle to the account during that cycle period. A maximum of one (1) cash back payments may be earned per Monthly Qualification Cycle.

Kasasa Saver: average daily balances up to and including \$100,000 in your Kasasa Saver account earn an APY of 1.00% and average daily balances over \$100,000 earn a dividend rate of 0.25% on the portion of the average daily balance over \$100,000, resulting in a range from 1.00% APY to 0.63% APY depending on the account's average daily balance.

Kasasa Tunes: you will receive up to an aggregate total of \$10 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends.

You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

Depending on your Kasasa account, when your qualifications are not met, cash back payments are not made, iTunes, Amazon.com or Google Play purchases are not reimbursed, nationwide ATM withdrawal fees are not reimbursed and:

Kasasa Cash: the entire average daily balance in the Kasasa Cash account earns 0.05% APY.

Kasasa Saver: the entire average daily balance in the Kasasa Saver account earns 0.05% APY.

Dividends will be credited to your Kasasa Cash and Kasasa Saver accounts on the last day of the current statement cycle.

The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle.

If Kasasa Cash or Kasasa Cash Back are linked to Kasasa Saver, the following also apply:

Kasasa Cash: When linked to a Kasasa Saver account, the dividends earned within the Kasasa Cash account do not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the account balance is less than the transferred amount when the transfer occurs.

Kasasa Cash Back: When linked to a Kasasa Saver account, the cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 08/01/2020.

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

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open the account.

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Monthly Direct Deposit/ACH credit, enrollment in online banking, 12 debit card transactions, and E-statements may be condition(s)] of Kasasa Saver's linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account(s).

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

A Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account is required to have a Kasasa Saver account.

A linked Kasasa Saver account is required for automatic savings.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA

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