



WHY JUST BANK WHEN YOU CAN BELONG.

KASASA® CHECKING TERMS

KASASA CASH BACK:

Reward Details if Qualifications are Met:

- 3.00% cash back
- On purchases up to \$250 per month
- Nationwide ATM fee refunds (cap \$5 per month)

If you do not meet the qualification criteria, you will not receive the Cash Back Reward as stated above and ATM fees will not be refunded. Cash Back Rewards and ATM fees are calculated only at the end of the monthly qualification cycle.

KASASA CASH REWARDS CHECKING:

Reward Details if Qualifications are Met:

- 2.00% APY* on balances up to \$10,000
- 0.10% APY* on portion of balance over \$10,000
- Nationwide ATM fee refunds (cap \$5 per month)

If you do not meet the qualification criteria, you will be paid the lower rate as stated on the Rate Sheet and ATM fees will not be refunded. Dividends and ATM fees are calculated only at the end of the monthly qualification cycle.

MONTHLY QUALIFICATIONS FOR ALL KASASA CHECKING PRODUCTS:

- Must elect to receive monthly statements electronically;
- Must have a minimum of one (1) Automated Clearing House (ACH) credit or ACH debit post and clear the Kasasa Checking account during the month; and
- Must have a minimum of fifteen (15) debit card transactions (excluding ATM transactions) post and clear the account during the month.

MONTHLY REWARD DETAILS:

Both Kasasa Checking Accounts are free (no monthly service fee); *regardless of whether reward qualifications are met each month, you will NOT pay a monthly service fee for any Kasasa Checking account.*

*Annual Percentage Yield. See Share Rates Sheet for details. Please see further account details below..

Kasasa Cash Back: *Reward Information: When Kasasa Cash Back qualifications are met during a month, you will receive 3.00% cash back on up to a total of \$250.00 signature-based debit card purchases that post and settle to the account during that month. You will also receive reimbursements up to \$5.00 for nationwide (domestic) ATM fees incurred on your Kasasa Checking account during the month in which you qualified. When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the qualifying month. Rates and rewards are variable and may change at any time.*

Kasasa Cash: *Reward Information: When your Kasasa Cash account qualifications are met during a month (1) Balances up to \$10,000.00 receive APY of 2.00%; and balances over \$10,000.00 earn 0.100% interest rate on the portion of the balance over \$10,000, resulting in a range from 0.27% to 2.00% APY depending on the account's balance and (2) you will receive reimbursements up to \$5.00 for nationwide (domestic) ATM fees incurred on your Kasasa Checking account during that month in which you qualified. When Kasasa Cash qualifications are not met, all balances in the account earn 0.01% APY and ATM fees are not refunded. Dividends and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the qualifying month. APY = Annual Percentage Yield. APYs accurate as of 9/1/2016. Dividends paid by using the average daily balance method. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.*

Additional Information for all Kasasa Checking Accounts: *Account transactions and activities may take one or more days to post and settle to the account and all must do so during the calendar month 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, non-retail payment transactions and purchases made with debit cards not issued by our credit union. "Monthly Qualification Cycle" means one calendar month. Account approval, conditions, qualifications, limits, timeframes, enrollments, and other requirements apply. \$25 minimum deposit is required to open these accounts. At least 1 automatic payment (ACH) or direct deposit or bill pay transaction and enrollment of electronic statements are conditions of these accounts. Limit 1 Kasasa Checking account per primary member Social Security Number. There are no recurring monthly service charges or fees to open or close this account. Contact one of our member service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa, Kasasa Cash Back and Kasasa Cash are trademarks of BancVue, Ltd., registered in the U.S.A.*