

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 \$20 (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 within seven (7) days after the first processing day of the following statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$20 posts and settles to your account.

Any portion of this bonus that is not used within the stated time period will be forfeited.

No minimum balance is required to obtain this bonus. \$25 minimum deposit is required to open the account.

Limit one (1) account per social security number and one account opening bonus per account per calendar year.

Account opening bonus will not be paid if accountholder switches into a Kasasa Cash, Kasasa Cash Back, Kasasa Saver or Kasasa Tunes account from another account that offered an account opening incentive to open the initial 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:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account during each Monthly Qualification Cycle:

- At least twelve (12) PIN-based / signature-based debit card purchases
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Be enrolled in and log into online banking

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. 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 credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means the current statement cycle.

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 3.00%; and average daily balances over \$15,000 earn a dividend rate of 0.24% on the portion of the average daily balance over \$15,000, resulting in a range from 3.00% to 0.61% APY depending on the account's average daily balance.

Kasasa Cash Back: you will receive 3.00% cash back on up to a total of \$300 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$9 cash back payments may be earned per Monthly Qualification Cycle.

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 thirty (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.

Dividends will be credited to your Kasasa Cash and Kasasa Saver accounts within seven (7) days after the first processing day of the following 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 within seven (7) days after the first processing day of the following 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 within seven (7) days after the first processing day of the following statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 05/17/2019.

APY calculations are based on an assumed balance of \$15,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days.

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.

Qualifications and rewards may vary by account.

\$25 minimum deposit is required to open the account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account's qualifications.

Limit of one (1) account(s) per social security number.

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

A linked Kasasa Saver account is required for automatic savings.

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

Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account.

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