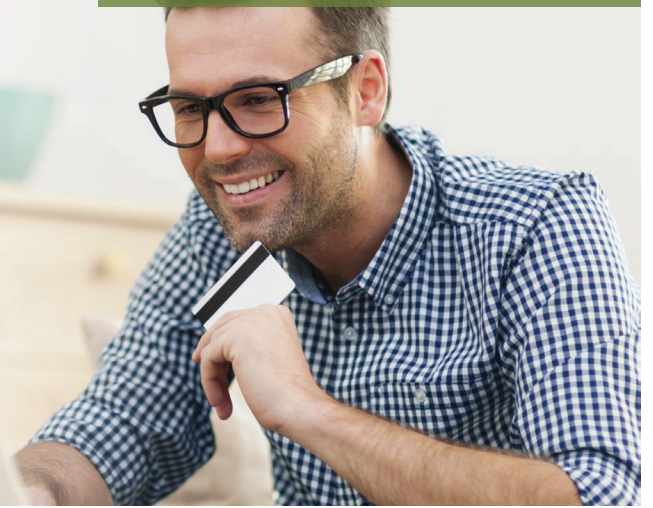


# Free Checking that Rewards You in Cash!



Get rewarded when you open a FREE Kasasa account at Highland Bank.

Simply meet these monthly qualifications\*:

- 12 or more debit card purchases
- 1 or more ACH credit or payment
- Maintain eStatement enrollment

Ask for **KASASA**

## Kasasa Pays You in Ways That Matter



### FREE Kasasa Cash

Checking that pays you a high interest rate and ATM fee refunds.



### FREE Kasasa Cash Back

Get cash back for using your debit card each month.



### Kasasa Saver

Transfer your rewards into a free Kasasa Saver account for an automatic way to save.

## The Highland Bank Difference

Giving you confidence to thrive.

Confidence is powerful. At Highland Bank, we give you confidence in quality accounts that fit your needs and your life. Confidence in trusted service that looks out for your best interests and helps you achieve your goals. Confidence in a locally and independently owned bank – committed to your community. Confident advantages to help you thrive.

## Banking that Fits Your Life

Every Highland Bank checking account comes with the convenience of our Digital Banking suite, which combines traditional Online Banking services with our Highland Bank mobile banking app.

### CONVENIENCE

Our Digital Banking Suite is the most convenient way to manage your money – anytime, anywhere, from any device.

### VISIBILITY

View current balances, recent transactions, and electronic statements. Easily monitor your accounts with email and text message alerts at no extra cost.

### CONTROL

Transfer funds, pay bills, and even control your debit card with MyCardRules™.

## Free Kasasa Checking Accounts

	FREE KASASA CASH	FREE KASASA CASH BACK	KASASA SAVER
Best For	Checking that pays you in high interest and refunds on your ATM fees*.	Checking that pays you back for your debit card usage each month.	Automate your savings for even greater earning power.
Your Rewards	<ul style="list-style-type: none"> <li>Earn 2.54% APY* on balances up to \$10,000</li> <li>Earn 2.54% to 0.57% APY on balances greater than \$10,000.00*</li> <li>Earn 0.01% APY* if qualifications are not met</li> <li>Refunds on ATM fees nationwide (up to \$25 monthly)*</li> </ul>	<ul style="list-style-type: none"> <li>Earn 3.00% Cash Back on debit card purchases*</li> <li>Cash Back earned on up to \$300 in purchases monthly</li> <li>Earn up to \$108 cash back per year, \$9 per month</li> <li>Refunds on ATM fees nationwide (up to \$25 monthly)*</li> </ul>	<ul style="list-style-type: none"> <li>Savings earn 1.26% APY* or 0.01% APY* even if qualifications are not met for the monthly cycle!</li> <li>Rewards earned in your Kasasa Cash or Kasasa Cash Back account automatically transfer to Kasasa Saver and earn additional interest.</li> </ul>
Minimum Opening Balance	\$100	\$100	\$100
Monthly Service Charge	\$0	\$0	\$0
ATM Transaction Refunds	Refunds up to \$25 per month	Refunds up to \$25 per month	n/a
Free Digital Banking with Bill Pay	✓	✓	n/a
Free Mobile Banking with Mobile Deposit	✓	✓	✓
Free ATM/Debit Card	✓	✓	ATM Only
Free MyCardRules™	✓	✓	n/a
Free Mobile Wallet	✓	✓	n/a

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. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, PIN-based / signature-based debit card purchases less than \$1.00, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, purchases made with debit cards not issued by our bank and recurring payments. 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 a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of 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 \$10,000.00 in your Kasasa Cash account earn an interest rate of 2.50% resulting in an APY of 2.54%; and average daily balances over \$10,000.00 earn an interest rate of 0.35% on the portion of the average daily balance over \$10,000.00, resulting in a range from 2.54% to 0.57% APY depending on the account's average daily balance. If the account qualifications are not met, the account will earn 0.01% APY. Kasasa Cash Back: you will receive 3.00% cash back on up to a total of \$300.00 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back payments may be earned per Monthly Qualification Cycle. You will receive reimbursements up to \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during the Monthly Qualification Cycle in which you qualified. Depending on your Kasasa account, when your qualifications are not met, cash back payments are not made, nationwide ATM withdrawal fees are not reimbursed and interest 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. NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded. 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 interest earned within the Kasasa Cash account does not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Kasasa Saver account within one business 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 3/21/2023. APY calculations are based on an assumed balance of \$100,000 in your Kasasa Cash and Kasasa Saver 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. Kasasa Saver: average daily balances up to and including \$50,000.00 in your Kasasa Cash account earn an interest rate of 1.25% resulting in an APY of 1.26%; and average daily balances over \$50,000.00 earn an interest rate of 0.20% on the portion of the average daily balance over \$50,000.00, resulting in a range from 1.26% to 0.73% APY depending on the account's average daily balance. If the account qualifications are not met, the account will earn 0.01% APY. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100.00 minimum deposit is required to open the Kasasa Cash, Kasasa Cash Back and a Kasasa Saver account. Enrollment in electronic services is required to meet some of Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account's qualifications. Limit of 1 account per Social Security Number (SSN). There are no recurring monthly maintenance charges or fees to open or close this account. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, monthly qualification cycle dates and enrollment instructions. Trademarks: Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Saver are trademarks.



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