



Everyday banking, big rewards!

KASASA® Checking Accounts

Free Kasasa Cash® Checking

Get a free checking account that pays you in ways that matter. Meeting reward qualifications* is simple, you're probably already doing it! Just complete one of the following sets of activities and transactions each monthly qualification cycle:

Card Bundle

- Opt in for eStatements
- 1 or more ACH credit or debit transaction posted
- 12 or more debit card purchases

or

Loan Bundle

- Opt in for eStatements
- 1 or more ACH credit or debit transaction posted
- 3 or more debit card purchases
- Active home equity line of credit or home equity installment loan

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Your Rewards

- 5.00% APY* on balances up to \$10,000
 - » 5.00% APY to 1.09% APY on balances greater than \$10,000*
 - » 0.05% APY* if qualifications are not met
- Nationwide ATM refunds* up to \$25 per qualification cycle

Free Kasasa Cash Back® Checking

Get cash back with your debit card purchases. Just complete one of the following sets of activities and transactions each monthly qualification cycle to earn the rewards:

Base Bundle

- Opt in for eStatements
- 1 or more ACH credit or debit transaction posted
- 6 or more debit card purchases

Your Rewards

- 3.00% cash back on debit card purchases*
 - » Cash back earned on up to \$200 in purchases
- Earn up to \$72 cash back per year
 - » \$6 per qualification cycle
- Nationwide ATM refunds* up to \$25 per qualification cycle

or

Expanded Bundle

- Opt in for eStatements
- 1 or more ACH credit or debit transaction posted
- 12 or more debit card purchases

Your Rewards

- 4.00% cash back on debit card purchases*
 - » Cash back earned on up to \$300 in purchases
- Earn up to \$144 cash back per year
 - » \$12 per qualification cycle
- Nationwide ATM refunds* up to \$25 per qualification cycle

With our Free Kasasa® Checking Accounts, you can earn cash back, high interest, and enjoy other benefits just for banking your way. It's free, it's easy, and it's designed to make managing your money more rewarding than ever!



Kasasa Cash



Kasasa Cash Back



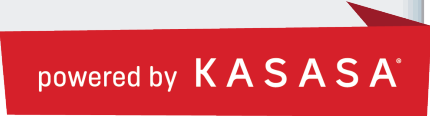
Kasasa Saver®

Account Features

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| <ul style="list-style-type: none"> • Minimum opening balance \$100 • No monthly service charge • No category restrictions on debit card purchases* | <ul style="list-style-type: none"> • Minimum opening balance \$100 • No monthly service charge • No category restrictions on debit card purchases* | <ul style="list-style-type: none"> • Minimum opening balance \$100 • No monthly service charge • 3.00% APY* on balances up to \$100,000 • 3.00% to 1.75% APY on balance greater than \$100,000* • 0.05% APY* if qualifications are not met |
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Additional Benefits

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| <ul style="list-style-type: none"> • Free Digital Banking and Bill Pay • Free Mobile Banking and Mobile Deposit • Free Debit Card • Free Card Management • Free Mobile Wallet | <ul style="list-style-type: none"> • Free Digital Banking and Bill Pay • Free Mobile Banking and Mobile Deposit • Free Debit Card • Free Card Management • Free Mobile Wallet | <ul style="list-style-type: none"> • Rewards earned in your Kasasa Cash or Kasasa Cash Back account automatically post or transfer to Kasasa Saver and earn additional interest |
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*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 4.89% resulting in an APY of 5.00%; and average daily balances over \$10,000.00 earn an interest rate of 0.70% on the portion of the average daily balance over \$10,000.00, resulting in a range from 5.00% to 1.09% APY depending on the account's average daily balance. If the account qualifications are not met, the account will earn 0.05% APY. Kasasa Cash Back: you will receive 4.00% 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 OR 3.00% cash back on up to a total of \$200.00 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period, but not both. A maximum of \$12.00 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 or Kasasa Cash Back 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 Bank 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 01/21/2025. APY calculations are based on an assumed balance of \$110,000 in your Kasasa Cash and \$200,000 in your 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 \$100,000.00 in your Kasasa Cash account earn an interest rate of 2.96% resulting in an APY of 3.00%; and average daily balances over \$100,000.00 earn an interest rate of 0.50% on the portion of the average daily balance over \$100,000.00, resulting in a range from 3.00% to 1.75% APY depending on the account's average daily balance. If the account qualifications are not met, the account will earn 0.05% APY. Account approval, conditions, qualifications, limits, time-frames, enrollments, log-ons and other requirements apply. \$100.00 minimum deposit (each) is required to open the Kasasa Cash, Kasasa Cash Back and a Kasasa Saver account. Enrollment in electronic services is required, and a Home Equity Line of Credit or Home Equity Installment Loan may be required, to meet some of the Kasasa Cash 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 a banker or a client service representative for additional information, details, restrictions, reward calculations, processing limitations, monthly qualification cycle dates and enrollment instructions. Member FDIC. Trademarks: Kasasa, Kasasa Cash, Kasasa Cash Back, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.