

## Kasasa Builder – Saver Add On for Cash

\*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, debit card purchases processed by merchants and received by our bank as ATM transactions and purchases made with debit cards not issued by our bank. 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) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle: Kasasa Saver: Balances up to \$25,000 receive APY of 0.75%; and balances over \$25,000.00 earn 0.2497% interest rate on the portion of balance over \$25,000.00, resulting in a range from 0.75% to 0.35% APY depending on the account's balance. Kasasa Cash: Balances up to \$10,000 receive a non-compounding APY\* of 2.00%; and balances over \$10,000 earn 0.2497% interest rate on the portion of balance over \$10,000.00, resulting in a non-compounding range from 2.00% to 0.41% APY\* depending on the account's balance. When Kasasa Cash qualifications are not met, Kasasa Saver: All balances earn 0.05% APY. Kasasa Cash: All balances earn a non-compounding APY\* of 0.05%. \*When linked to the Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it is 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's balance is less than the transferred amount when transfer occurs. APY = Annual Percentage Yield. APYs accurate as of 11/07/2016. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25.00 minimum deposit is required to open the account. Enrollment in online banking and receipt of electronic statements are conditions of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit 1 account per social security number. A Kasasa Cash account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.