

Kasasa® Saver

Earn high rates — higher than the national average — with your free Kasasa® Saver savings account. And there's no monthly service charge or minimum balance to maintain.

For high-paying, automatic saving, add free Kasasa® Saver to your free Kasasa® Cash or Cash Back checking. Each month, ATM fee refunds and dividends from your Kasasa® Cash or ATM fee refunds and rewards from your Kasasa® Cash Back account are transferred into your Kasasa® Saver account — where you can earn up to a 1.00% APY*!

Your Kasasa® Saver benefits:

- Savings that earns high dividends
- Earn 1.00% APY* on balances up to \$50,000
- Earn 0.25% APY on balances over \$50,000, depending on balance in account*
- Earn 0.01% APY if qualifications aren't met*
- Linked to your Kasasa® Cash or Kasasa® Cash Back checking account
- Have your checking rewards transferred to your Kasasa® Saver for automatic savings*
- No monthly service charge
- No minimum balance required to earn your rewards
- Free mobile banking
- Free online banking & bill pay
- Just a low \$25 minimum deposit to open

How to Earn Our Highest Rate

You'll always earn dividends with Kasasa® Saver no matter what. To earn our highest rate, simply do the following activities and transactions in your Kasasa® Cash or Kasasa® Cash Back account each monthly qualification cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled and log into online banking

That's it! And if for some reason you don't qualify one month, don't worry! Your account is still free and you'll still earn our base dividend rate. You can get back to earning your full rewards the very next monthly qualification cycle.

*APY=Annual Percentage Yield. APYs accurate as of 12/13/2016. Rates may change after account is opened. Minimum to open is \$25 for **Kasasa® Cash** and \$25 for Kasasa® Saver. For Kasasa® Cash, if qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed and credited to account on the last day of monthly statement cycle; (2) balances up to \$10,000 receive APY of 2.50%; and (3) balances over \$10,000 earn 0.25% dividend rate. If qualifications are not met on Kasasa® Cash all balances earn 0.01% APY. Qualifying transactions must post to and settle Kasasa® Cash account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle account. ATM-processed transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. The advertised Kasasa® Cash APY is based on compounding dividend. Dividend earned in Kasasa® Cash is automatically transferred to Kasasa® Saver each statement cycle and does not compound. Actual dividend amount paid may be less than advertised Kasasa® Cash APY. The Kasasa® Saver APYs may be less than Kasasa® Cash APYs. If qualifications in Kasasa® Cash are met each monthly qualification cycle: (1) balances up to \$50,000 in Kasasa® Saver receive an APY of 1.00%; and (2) balances over \$50,000 in Kasasa® Saver receive an

APY of 0.25%. If qualifications are not met on Kasasa® Cash, all balances in Kasasa® Saver earn 0.01% APY. Limit one account per SSN.

*APY=Annual Percentage Yield. APYs accurate as of 12/13/2016. Rates may change after account is opened. Minimum to open is \$25 for Kasasa® Cash Back and \$25 for Kasasa® Saver. When monthly qualifications are met, you will receive 4.00% cash back on debit card purchases that post to and settle account during monthly qualification cycle up to a total cash back of \$10 per monthly qualification cycle. Domestic ATM fees incurred using Kasasa® Cash Back debit card during qualification cycle will be reimbursed if qualifications are met within monthly qualification cycle. Qualifying transactions must post to and settle account during the monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Kasasa® Cash Back rewards will be credited to your Kasasa® Saver account on the last day of the monthly statement cycle. If qualifications in Kasasa® Cash Back are met each monthly qualification cycle: (1) balances up to \$50,000 in Kasasa® Saver receive an APY of 1.00%; and (2) balances over \$50,000 in Kasasa® Saver receive an APY of 0.25% . If qualifications are not met on Kasasa® Cash Back, all balances in the Kasasa® Saver earn 0.01 % APY. Limit one account per SSN.