

Free Checking Account - Kasasa® Cash Back

It's time to get a bigger wallet. With free Kasasa® Cash Back® checking, you'll get cash back each month just for making every day debit card purchases. Enjoy ATM fee refunds, nationwide,* and convenient services, like Online Banking & Bill Pay and E-Statements!

Details:

Free checking that pays you back

4% cash back on debit card purchases*

No category restrictions on purchases

Cash back earned on up to \$250 in purchases monthly

Earn up to \$10 cash back per cycle

Refunds on ATM fees, nationwide (up to \$25 monthly)*

Can link to high-interest Kasasa® Saver® account

No minimum balance to earn rewards

No monthly service fee

Free Online Banking & Bill Pay

Free E-Statements

Free Mobile Banking with Mobile Deposit

Free Visa® Debit Card

Unlimited check writing

\$25 minimum deposit to open

It's easy to earn your rewards

Just do the following activities and transactions in your Kasasa® Cash Back account during each monthly qualification cycle:

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

That's all!

Don't sweat it if you don't meet your qualifications during the cycle — your Kasasa® Cash Back account is still free. And you can get right back to earning your cash rewards the very next month!

*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. 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. 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; Point of Sale transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. "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 Kasasa® Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 4.00% cash back on up to a total of \$250.00 Point of Sale debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back may be earned per Monthly Qualification Cycle. You will also receive reimbursements up to \$25.00 (\$5.00 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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. When Kasasa® Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Kasasa® Cash Back account on the last day of statement cycle. Rates and rewards are variable and may change after account is opened.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100 minimum deposit is required to open the account. Monthly receipt of electronic statements is a condition of this account. 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 / individual taxpayer identification number. There are no recurring monthly service charges or individual taxpayer identification number. 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® Cash Back are trademarks of Kasasa®, Ltd., registered in the U.S.A.