

Free Checking Account - Kasasa® Cash

Really high rates, paid in cash—that and more can be all yours with a free Kasasa® Cash account. Not only do you benefit from interest way above the national average, you also receive refunds on ATM fees incurred across the US—from coast to coast and in between.

Plus, it's 100% free! So just to recap; really high interest, refunds on ATM fees nationwide, AND free! Get rewarded from every angle by signing up today.

Details:

Free checking that pays high interest:

2.50% APY* on balances up to \$10,000

0.25% APY* on balances over \$10,000 with qualification

0.01% APY* if qualifications aren't met

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

Can link to high-interest Kasasa® Saver account

No minimum balance to earn rewards

No monthly service fee*

Free Online Banking & Bill Pay

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 account each monthly qualification cycle:

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

Simple, right?

And even if you don't meet your qualifications during the cycle, your Kasasa® Cash account is still completely free. Plus, you'll still earn our base interest rate. Then you can get right back to earning your full 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 your Kasasa® Cash account qualifications are met during a Monthly Qualification Cycle, (1) Balances up to \$10,000 receive APY of 2.50%; and balances over \$10,000 with qualification receive APY of 0.25% (2) you will 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 qualifications are not met, all balances in the account earn 0.01% APY and ATM fees are not refunded. Interest / dividends and ATM fee reimbursements will be credited to your Kasasa® Cash account on the last day of statement cycle. APY = Annual Percentage Yield. 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 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 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® and Kasasa® Cash are trademarks of Kasasa®, Ltd., registered in the U.S.A.