Kasasa Cash: Account Rewards

REWARDS

IF ALL QUALIFICATIONS ARE MET DURING MONTHLY QUALIFICATION CYCLE

IF ALL
QUALIFICATIONS ARE
NOT MET
DURING MONTHLY
QUALIFICATION CYCLE

Interest

Balances in your Kasasa Cash account up to and including \$20,000 receive an interest rate of 1.00% (1.00% APY*); and balances over \$20,000 earn 0.25% interest rate on the portion of the balance over \$20,000 resulting in a range from 1.00% to 0.38% APY* depending on the balance.

All balances in your Kasasa Cash account earn 0.05% APY*.

ATM Fee Refunds & Limitations

Kasasa Cash Account will receive reimbursements (up to \$5.00 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified, up to an aggregate total amount of \$20.00 per Monthly Qualification Cycle. ATM withdrawal fees are only reimbursed on ATM machines that dispense funds in \$5, \$10 and \$20 dollar increments. Fees for ATM withdrawals made on ATM machines that dispense single (\$1.00) dollar increments will not be reimbursed. ATM receipt must be presented for reimbursement of ATM fees of\$5.00 or higher. If you believe you have not been reimbursed the correct amount of ATM fees, you must contact us within 30 calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund.

Nationwide ATM fees are not reimbursed.

Reward Distribution

Interest and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the current Statement Cycle.

*APY = Annual Percentage Yield. APY's accurate as of the date first referenced above. Rates and rewards are variable and may change after account is opened, at the Bank's sole discretion. Fees may reduce earnings.



