

Builder / Marketing Disclaimer

Kasasa 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 credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$15,000 in your Kasasa Cash account earn a dividend rate of 4.889% resulting in an APY of 5.00%; and daily balances over \$15,000 earn a dividend rate of .060% on the portion of the daily balance over \$15,000, resulting in a range from 5.00% to 1.17% APY depending on the account's daily balance.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal 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 your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire daily balance will be 0.0499% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded.

Dividends will be credited to your Kasasa Cash account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 12.01.2023.

APY calculations are based on an assumed balance of \$15,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open the account.

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of one account(s) per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union branch representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA.

Trademarks:

Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Saver 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.

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements

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 credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When your linked Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$15,000 in your Kasasa Saver account earn an APY of

2.00% and daily balances over \$30,000 earn a dividend rate of 0.60% on the portion of the daily balance over \$30,000, resulting in a range from 2.00% to 0.92% APY depending on the account's daily balance.

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$15,000 in your Kasasa Cash account earn a dividend rate of 4.889% resulting in a non-compounding APY of 5.00%; and daily balances over \$15,000 earn a dividend rate of 0.60% on the portion of the daily balance over \$15,000 resulting in a non-compounding range from 5.00% to 1.17% APY depending on the account's daily balance.

When your linked Kasasa Cash account qualifications are not met, the entire daily balance in the Kasasa Saver account earns a dividend rate of 0.0499% resulting in an annual percentage yield of 0.05% APY and ATM withdrawal fees are not refunded.

Dividends will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 12.01.2023

APY calculations are based on an assumed balance of \$30,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open the account.

No minimum deposit is required to open the account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of one account(s) per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account.

A linked Kasasa Saver account is required for automatic savings.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union branch service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA.

Trademarks:

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Kasasa Saver For Cash Back

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements

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 credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 3.00% cash back on up to a total of \$400 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$12 in cash back payments may be earned per Monthly Qualification Cycle.

In addition, daily balances up to and including \$30,000 in your Kasasa Saver account earn a dividend rate of 1.982% resulting in an APY of 2.00%; and daily balances over \$30,000 earn a dividend rate of 0.60% on the portion of the daily balance over \$30,000, resulting in a range from 2.00% to 0.92% APY depending on the account's daily balance.

You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal 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 your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. In addition, the entire daily balance in the Kasasa Saver account earns a dividend rate of 0.0499% resulting in an annual percentage yield of 0.05% APY.

Dividends will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 12/01/2023

APY calculations are based on an assumed balance of \$30,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open the account.

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Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of one account(s) per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account.

A Kasasa Cash Back account is required to have a Kasasa Saver account.

A linked Kasasa Saver account is required for automatic savings.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union branch service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

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Kasasa Cash + Kasasa Saver

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[See our website or contact one of our branch financial service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$15,000 in your Kasasa Cash account earn a dividend rate of 4.889% resulting in an APY of 5.00% and daily balances over \$15,000 earn a dividend rate of 0.60% on the portion of the daily balance over 15,000 resulting in a range from 5.00% to 1.17% APY depending on the account's daily balance.

You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal 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. NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.

When your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire daily balance will be 0.0499% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded.

Dividends will be credited to your Kasasa Cash account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY calculations are based on an assumed balance of \$15,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open the account.

Monthly At least 12 debit card purchases, be enrolled in and log into online banking and enroll to receive e-statements are conditions of this account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of 1 account(s) per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

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Kasasa Cash Back + Kasasa Saver

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Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 3.00% cash back on up to a total of \$400 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$12 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal 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. NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

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