



## KASASA 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 less than \$.01, debit card purchases processed by merchants and received by our credit union as ATM transactions, [PIN-based, signature based] transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. 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.

**Reward Information:** Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

- Interest on your checking account balances (Kasasa Cash)
- Interest on your savings account balances (Kasasa Saver)
- Cash back on debit card purchases (Kasasa Cash Back)

In addition, you will also receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your checking 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.

Depending on your Kasasa account, when your qualifications are not met, account reward distributions are not made and only the non-qualifying Annual Percentage Yield is earned in interest bearing accounts. Interest will be credited to the appropriate account on the last day of the current statement cycle. Cash back refunds, reimbursements for iTunes, Amazon.com and Google Play purchases and nationwide ATM withdrawal fee reimbursements will be credited to the appropriate account on the last day of the current statement cycle.

Rates and rewards 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.

**Additional Information:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Use of e-statements, use of the debit card for 12 transactions per month, and enrollment in online banking are condition(s) of this account(s). 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. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.