

Kasasa Cash® Truth in Savings Disclosure
KASASA CASH W/SAVER



ELIGIBILITY REQUIREMENTS. To earn your rewards do the following transactions and activities in your Kasasa Cash account during each Monthly Qualification cycle:

- * Have at least 1 ACH credit or debit transaction post and settle
- * Have at least 12 debit card purchases post and settle
- * Be enrolled in and agree to receive electronic statements (e-statements) **

**Enrollment in online banking is required to receive electronic statements.

Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.

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, 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.

"Business Day" means Monday through Friday excluding Federal Holidays, Good Friday, and the day after Thanksgiving. If a Federal Holiday falls on a Saturday in any year it will be observed on the preceding Friday. If a Federal Holiday falls on a Sunday, it will be observed on the following Monday.

*"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.

* "Statement Cycle" means the period of time for which Cross Keys Bank provides a summary of the financial activities and transactions that post and settle to the account holder's account.

Kasasa Cash accounts that do not meet the monthly qualifications for two consecutive months will be switched to the Free Key Checking account.

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$25,000.01	5.0260%	equal 5.15%
2	Equal to or greater than \$25,000.01	0.5980%	range from 5.15% to 1.51%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.100% with an annual percentage yield of 0.10%.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

Additional Rate Information. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Interest Rate & Annual Percentage Yield: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, **Tier 1:** An interest rate of 5.026% will be paid on the portion of your daily balance that is less than or equal to \$25,000. The annual percentage yield



for this tier is 5.15%. **Tier 2:** An interest rate of 0.598% will be paid on the portion of your daily balance that is greater than \$25,000. The annual percentage yield for this tier will range from 5.15% to 1.51%, depending on the balance in the account.

When your Kasasa Cash account qualifications are not met, the interest rate paid on the entire balance will be .10% with an annual percentage yield of .10%.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Rewards

When Kasasa Cash qualifications are met during a Monthly Qualification Cycle, (1) an interest rate of 5.026% will be paid on the portion of your daily balance that is less than or equal to \$25,000 and the annual percentage yield for this tier is 5.15%. An interest rate of 0.598% will be paid on the portion of your daily balance that is greater than \$25,000 resulting in annual percentage yield for this tier ranging from 5.15% to 1.51% depending on the account's balance and (2) you will receive refunds up to an aggregate total of \$25 (max \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for refunds of individual fees of \$5.00 or higher. 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 30 calendar days of the withdrawal transaction.

Interest and ATM withdrawal fee refunds will be credited to the account on the last day of the current Statement Cycle. **

**For Kasasa Cash accounts with a Kasasa Saver attached, interest and ATM withdrawal fee refunds will be credited to the Kasasa Cash account on the last day of the current Statement Cycle. Interest and ATM withdrawal fee refunds are automatically transferred to the linked Kasasa Saver account within one business day.

Interest in Kasasa Cash is automatically transferred to the Kasasa Saver account each month. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

When Kasasa Cash qualifications are not met the interest rate paid on the entire balance will be .10% with an annual percentage yield of .10% and ATM withdrawal fees are not refunded.

Annual Percentage Yield "APY" calculations are based on an assumed total account balance of \$125,000.

Additional Information

This account is not to be used for commercial purposes and there is a limit of one account per primary account holder social security number. There are no fees to open or close this account if the account remains open more than 60 days. If closed within 60 days you will incur an early closure fee. There are no recurring monthly service charges associated with this account. **See accompanying schedule of "Miscellaneous Fees and Service Charges" for fees that may apply to this account. Contact a Cross Keys Bank service representative for additional information, details, and enrollment instructions.

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