

**Kasasa Saver® Truth in Savings Disclosure**  
**KASASA SAV/W CASH BACK**



**ELIGIBILITY REQUIREMENTS.** This disclosure contains the rules that govern your Kasasa Saver deposit account as of when it is linked to either a Kasasa Cash or Kasasa Cash Back account. Please refer to both this AND the corresponding Kasasa Cash or Kasasa Cash Back Truth in Savings Disclosure to ensure you have all of the information that is associated with your accounts.

**\*Kasasa Saver Account Overview:** Kasasa Saver® is a variable rate, deposit account with no minimum balance that rewards account holders with interest **when they meet the minimum qualifications associated with their linked Kasasa Cash or Kasasa Cash Back checking account during each Monthly Qualification Cycle.**

**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	1.3911%	equal 1.40%
2	Equal to or greater than \$25,000.01	0.5984%	range from 1.40% to 0.76%

Your interest rate and annual percentage yield may change.

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

**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.** If your linked Kasasa Cash or Kasasa Cash Back account qualifications are not met all balances in your Kasasa Saver account earn an interest rate of **.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.** No minimum balance requirements apply to 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.**

**Linked Accounts:** You must have a linked Kasasa Cash or a linked Kasasa Cash Back account in order to open a Kasasa Saver account, and the Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash or your Kasasa Cash Back account, your Kasasa Saver account will be closed or converted to a Personal Everyday Savings account.

When linked to Kasasa Saver, cash back payments and ATM fee reimbursements earned within the **Kasasa Cash Back** account are credited directly to the Kasasa Saver account on the last day of current Statement Cycle.

When linked to Kasasa Saver, 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.

Minimum Deposit, Use & Number of Accounts: No minimum deposit is required to open the Kasasa Saver account. 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. Enrollment in online banking is required to receive electronic statements. Contact a Cross Keys Bank service representative for additional information, details, and enrollment instructions.

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

