



## TRUTH-IN-SAVINGS DISCLOSURE and CONSUMER MEMBERSHIP AGREEMENT – CHANGE IN TERMS NOTICE

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Effective August 31, 2025, the terms that apply to your Kasasa Cash or Cashback Checking Account will change. Domestic ATM fees, up to \$20.00 (maximum \$4.99 each), will be refunded during the first week of the next Monthly Qualification Cycle if all Minimum Service Requirements are met during the Monthly Qualification Cycle. We reimburse ATM fees based on estimates when the transaction 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 sixty (60) calendar days of the transaction.

For a copy of the updated Truth-in-Savings Disclosure or Consumer Membership Agreement, please contact us.

**KASASA CASH® CHECKING ACCOUNT:** This account is a tiered rate account. If your average daily balance is \$15,000.00 or below and your Kasasa Cash Checking Account meets all the Minimum Service Requirements during the Monthly Qualification Cycle, the first dividend rate and annual percentage yield listed for this account on the Rate Schedule will apply for the dividend period. If your average daily balance is greater than \$15,000.00 and your Kasasa Cash Checking Account meets all the Minimum Service Requirements during the Monthly Qualification Cycle, the second dividend rate and annual percentage yield listed on the Rate Schedule for this account will apply for the dividend period. Each dividend rate and annual percentage yield will apply only to that portion of the account balance within each balance range. If you meet all the Minimum Service Requirements during the Monthly Qualification Cycle then domestic ATM fees, up to a maximum of \$25.00, will be refunded during the first week of the next Monthly Qualification Cycle. Dividends earned and ATM fees refunded on the Kasasa Cash Checking Account will automatically be transferred to the Kasasa Saver Share Account, if available, during the first week of the next Monthly Qualification Cycle. If you do not meet all the Minimum Service Requirements during the Monthly Qualification Cycle, the third dividend rate and annual percentage yield as listed on the Rate Schedule will apply to the entire balance in your Kasasa Cash Checking Account. Transfers between accounts do not count as qualifying transactions.

**KASASA CASH BACK® CHECKING ACCOUNT:** This account allows you to earn cash back up to 4% of the first \$250.00 in posted monthly debit card charges (purchases) for a maximum monthly cash back of \$10.00 if the Minimum Service Requirements are met during the Monthly Qualification Cycle. In addition, if all the Minimum Service Requirements are met during the Monthly Qualification Cycle, then all domestic ATM fees (up to a maximum of \$25.00) will be refunded during the first week of the next Monthly Qualification Cycle. Cash back earned and ATM fees refunded on the Kasasa Cash Back Checking Account will automatically be transferred to the Kasasa Saver Share Account, if available, during the first week of the next Monthly Qualification Cycle. ATM-processed transactions do not count toward earning account rewards.

**KASASA SAVER® SAVINGS ACCOUNT:** This account is a tiered rate account and is available only to holders of a Kasasa Cash Checking Account or a Kasasa Cash Back Checking Account. The dividend rate and annual percentage yield for this account listed on the Rate Schedule will apply. Each dividend rate and annual percentage yield will apply only to that portion of the account balance within each balance range. If your Kasasa Cash Checking Account or Kasasa Cash Back Checking Account does not meet all the Minimum Service Requirements during the Monthly Qualification Cycle, the third dividend rate and annual percentage yield listed on the Rate Schedule will apply to the entire balance in your Kasasa Saver Savings Account.

**MONTHLY QUALIFICATION CYCLE:** The Monthly Qualification Cycle begins at 12:01 am on the last day of the month and ends at midnight on the second to the last day of the following month.

**MINIMUM SERVICE REQUIREMENTS:** The Minimum Service Requirements that apply to your Kasasa Cash Checking Account or Kasasa Cash Back Checking Account are as follows: 1) make 12 debit card point-of-sale purchases of \$5.00 or greater that are posted to your Kasasa Cash or Kasasa Cash Back Checking Account during the Monthly Qualification Cycle; 2) have one direct deposit or an electronic transfer credit or debit that is processed through the ACH network post to your Kasasa Cash or Kasasa Cash Back Checking Account during the Monthly Qualification Cycle; and 3) exclusively receive your monthly Spero statements electronically (e-statements).

**ACCOUNT LIMITATIONS:** Kasasa Saver Savings Accounts are limited to no more than six (6) transactions per month. If you exceed these limitations, your account may be closed, and you will be assessed a fee as outlined in the Fee Schedule. The Kasasa Saver Savings Account, Kasasa Cash Checking Account, and Kasasa Cash Back Checking Account are limited to one each per primary account holder's social security number and are not available on Commercial or Business Accounts.

**REMOVAL FROM KASASA PROGRAM:** Accounts that do not meet the Minimum Service Requirements during the Monthly Qualification Cycle for a period of six consecutive months will no longer qualify for a Kasasa account and the account(s) will be converted as follows: Kasasa Saver Savings Account will convert to a Secondary Share account; Kasasa Cash Checking and Kasasa Cash Back Checking Accounts will convert to a Simply Checking Account, which is assessed a monthly service fee as outlined on the Fee Schedule. Upon removal from the Kasasa program, you will not be eligible for a Kasasa account in the future; however, an exception may be made at the discretion of the branch manager.

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