

Conditions of Kasasa Accounts:

E-statements are required to open and maintain a Kasasa account. You must enroll in online banking and elect to receive electronic statements. All new MECU members have a grace period of two statement cycles to enroll in online banking and sign-up for e-statements. If you have surpassed the two-cycle grace period to sign-up for e-statements, you will receive a \$2.00 monthly fee to receive paper statements.

Kasasa Cash

**APY=Annual Percentage Yield. APYs accurate as of 01/22/2013. Rates may change after account is opened. Minimum to open is \$50 for Kasasa Cash. For Kasasa Cash, if qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$10 (up to \$4.99 per single transaction) and credited to account on the last day of monthly statement cycle; (2) balances up to \$10,000 receive APY of 3.25%; and (3) balances over \$10,000 earn 0.25% dividend rate on portion of balance over \$10,000, resulting in 3.25% -0.5227% APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post and clear account during monthly qualification cycle. Transactions must be \$5 or more to qualify. Transactions may take one or more banking days from the date transaction was made to post and clear an account. "Monthly Qualification Cycle" is the next to last business day of the prior month through the next to last business day of the current month. Debit card transactions processed by merchants and received by the credit union as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the credit union as POS transactions count towards qualifying debit card transactions. The advertised Kasasa Cash APY is based on compounding dividends. Dividends earned in Kasasa Cash are automatically transferred to Kasasa Saver each statement cycle and do not compound. Actual dividend amount paid may be less than advertised Kasasa Cash APY. The Kasasa Saver APYs may be less than Kasasa Cash APYs. ATM receipt must be presented for reimbursement of ATM fees of \$5 or more. Monthly direct deposit is required to have this account. Transfers between accounts do not count as qualifying transactions. Limit one Kasasa account per Social Security Number.*

Kasasa Cash Back

**Minimum to open Kasasa Cash Back is \$50. When monthly qualifications are met, you receive 2% cash back on debit card purchases that post and clear account during monthly qualification cycle. Qualifying transactions must post and clear account during monthly qualification cycle. Transactions must be \$5 or more to qualify. Transactions may take one or more banking days from the date transaction was made to post to and clear account. "Monthly Qualification Cycle" is the next to last business day of the prior month through the next to last business day of the current month. Debit card transactions processed by merchants and received by the credit union as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the credit union as POS transactions count towards qualifying debit card transactions. Kasasa Cash Back rewards from Kasasa Cash Back are automatically transferred to Kasasa Saver on the last day of the statement cycle. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$10 (up to \$4.99 per single transaction) if qualifications are met within monthly qualification cycle. ATM receipt must be presented for reimbursement of ATM fees of \$5 or more. Monthly direct deposit is required to*

have this account. Transfers between accounts do not count as qualifying transactions. Limit one Kasasa account per Social Security Number.

Kasasa Tunes

**The minimum to open account is \$50. You will be refunded up to \$10 for iTunes® and/or Amazon.com® purchases that post and clear account during the first 60 days after you open account. Refunds will be credited to account on the last day of statement cycle in which refundable purchases were made. In addition, each qualification cycle, earn up to \$5 in refunds of iTunes and/or Amazon.com purchases if qualifications are met during previous monthly qualification cycle. Purchases must be made with a debit card associated with your Kasasa Tunes® account. Qualifying transactions must post and clear the account during monthly qualification cycle. Transactions must be \$5 or more to qualify. Debit card transactions processed by merchants and received by the credit union as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the credit union as POS transactions count towards qualifying debit card transactions. Transactions may take one or more banking days from date transaction was made to post and clear account. "Monthly Qualification Cycle" is the next to last business day of the prior month through the next to last business day of the current month. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$10 (up to \$4.99 per single transaction) if qualifications are met within monthly qualification cycle. iTunes is a registered trademark of Apple, Inc. and Amazon.com is a registered trademark of Amazon, Inc. Apple Inc. and /or Amazon Inc. are not participants in or sponsors of this program. ATM receipt must be presented for reimbursement of ATM fees of \$5 or more. Transfers between accounts do not count as qualifying transactions. Limit one Kasasa account per Social Security Number.*

Kasasa Cash Back with Saver

**APY=Annual Percentage Yield. APYs accurate as of 01/22/2013. Rates may change after account is opened. Minimum to open is \$50 for Kasasa Cash Back. When monthly qualifications are met, you will receive 2% cash back on debit card purchases that post and clear account during monthly qualification cycle. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$10 (up to \$4.99 per single transaction) if qualifications are met within monthly qualification cycle. Qualifying transactions must post and clear account during the monthly qualification cycle. Transactions must be \$5 or more to qualify. Debit card transactions processed by merchants and received by the credit union as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the credit union as POS transactions count towards qualifying debit card transactions. Transactions may take one or more banking days from the date transaction was made to post and clear an account. "Monthly Qualification Cycle" is the next to last business day of the prior month through the next to last business day of the current month. Kasasa Cash Back rewards are automatically transferred to Kasasa Saver on the last day of the statement cycle. If qualifications in Kasasa Cash Back are met each monthly qualification cycle: (1) balances up to \$10,000 in Kasasa Saver receive an APY of 1.00%; and (2) balances over \$10,000 in Kasasa Saver earn 0.25% dividend rate on the portion of the balance over \$10,000, resulting in 1.00% – 0.3182% APY depending on the balance. If qualifications are not met on Kasasa Cash Back, all balances in Kasasa Saver earn 0.05% APY. ATM receipt must be presented for reimbursement of ATM fees of \$5 or more. Monthly direct deposit is required to*

have this account. Transfers between accounts do not count as qualifying transactions. Limit one Kasasa account per Social Security Number.

Kasasa Cash with Saver

**APY=Annual Percentage Yield. APYs accurate as of 01/22/2013. Rates may change after account is opened. Minimum to open is \$50 for Kasasa Cash. For Kasasa Cash, if qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$10 (up to \$4.99 per single transaction) and credited to account on the last day of monthly statement cycle; (2) balances up to \$10,000 receive APY of 3.25%; and (3) balances over \$10,000 earn 0.25% dividend rate on the portion of the balance over \$10,000, resulting in 3.25% -0.5227% APY depending on the balance. If qualifications are not met on Kasasa Cash all balances earn 0.05% APY. Qualifying transactions must post and clear Kasasa Cash account during monthly qualification cycle. Transactions must be \$5.00 or more to qualify. Debit card transactions processed by merchants and received by the credit union as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the credit union as POS transactions count towards qualifying debit card transactions. Transactions may take one or more banking days from the date transaction was made to post and clear account. "Monthly Qualification Cycle" is the next to last business day of the prior month through the next to last business day of the current month. The advertised Kasasa Cash APY is based on compounding dividends. Dividends earned in Kasasa Cash are automatically transferred to Kasasa Saver each statement cycle and do not compound. Actual dividend amount paid may be less than advertised Kasasa Cash APY. The Kasasa Saver APYs may be less than Kasasa Cash APYs. If qualifications in Kasasa Cash account are met each monthly qualification cycle: (1) balances up to \$10,000 in Kasasa Saver account receive an APY of 1.00%; and (2) balances over \$10,000 in Kasasa Saver account earn 0.25% dividend rate on portion of balance over \$10,000, resulting in 1.00% – 0.3182% APY depending on the balance. If qualifications are not met in Kasasa Cash, all balances in Kasasa Saver account earn 0.05% APY. ATM receipt must be presented for reimbursement of ATM fees of \$5 or more. Monthly direct deposit is required to have this account. Transfers between accounts do not count as qualifying transactions. Limit one Kasasa account per Social Security Number.*