

KASASA CHECKING & KASASA SAVER TRUTH IN SAVINGS ACT DISCLOSURE

This disclosure contains the terms, conditions and rules associated with opening and maintaining your Kasasa Checking and your Kasasa Saver accounts as of **December 1, 2025**. The information herein applies at account opening and if you (a) change your account or (b) if you add Kasasa Saver to your Kasasa Checking account, provided our rates and rewards have not changed since the date listed above. Please check our website or visit with one of our service representatives for updated rates and account information. Please keep this disclosure for your records and future reference.

OVERVIEW OF KASASA ACCOUNTS:

- **Cash Back & Refund Reward Accounts:** The following accounts provide “cash back” and “refund” rewards:
 - **Kasasa Cash Back:** A free, variable reward checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and cash back on their debit card purchases each time they meet their account’s minimum qualifications during a Monthly Qualification Cycle.
- **Interest Reward Accounts:** The following accounts provide interest rewards:
 - **Kasasa Cash:** A free variable-rate checking account with no minimum balance requirements, Kasasa Cash rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and high interest each time they meet their account’s minimum qualifications during a Monthly Qualification Cycle.
 - **Kasasa Saver:** A free, variable-rate savings account with no minimum balance requirements, Kasasa Saver rewards accountholders with interest each time they meet their linked Kasasa Checking account’s minimum qualifications during a Monthly Qualification Cycle. In addition, rewards earned in your linked Kasasa Checking account are automatically added to your Kasasa Saver account to help you save.

Collectively, Kasasa Cash, and Kasasa Cash Back may be referred to, in singular or plural form, as Kasasa Checking account(s) within this disclosure.

PURPOSE AND EXPECTED USE OF ACCOUNT:

Account Expectations: Our institution expects the accountholder to use their selected Kasasa Checking account as their primary checking account in which payroll transactions and day-to-day spending activities, including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions, are posted and settled. Commensurate with these spending activities, we expect the account’s debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range.

Examples of Inappropriate Use: Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account’s rewards, will be deemed inappropriate transactions and may not count toward earning the account’s rewards. Account holders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

Our Rights: Our institution has the right to close this account at any time, with proper notice. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use; (b) if debit card activities are being executed solely for the purpose of earning the account’s rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account, one that may or may not include a monthly fee, if the account does not

have consistent active use (defined by our institution as having a minimum of 15 debit card transactions post and settled each cycle period) over three consecutive Statement Cycles.

Ramifications of Account Closure: Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason, your Kasasa Checking account is closed, your Kasasa Saver account will automatically be converted to a standalone savings account and its associated terms and conditions will apply. If for whatever reason, your Kasasa Saver account is closed, then only the appropriate Kasasa Checking account information within this disclosure will apply.

QUALIFICATION INFORMATION:

To earn your account(s) rewards, the following enrollments must be in place and all transactions and activities must post and settle to your selected Kasasa Checking account during each Monthly Qualification Cycle:

	Kasasa Cash	Kasasa Cash Back
Qualifications		
• At least one ACH debit or bill pay transaction.	1	1
• At least 15 debit card purchases post and clear, each \$10.00 or more.	15	15
• Be enrolled in and log into online banking:	Yes	Yes
• Be enrolled in and have agreed to receive e-statements rather than paper statements:	Yes	Yes
• Qualification “N”:	“N”	“N”

For clarity, to count as a qualifying transaction to earn the account's rewards, debit card purchases must each be at least \$10.00. 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 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 processed by merchants and received by our institution 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 to earn account rewards.

REWARD INFORMATION:

Depending on what account(s) you open, when your chosen Kasasa Checking qualifications are met during a Monthly Qualification Cycle, you will receive the associated account rewards, as shown below. For clarity, you will only receive the rewards associated with your selected account.

Cash Back Rewards:

	Kasasa Cash Back	Kasasa Eats
<ul style="list-style-type: none"> When Qualifications Are Met, Your Account Earns: <ul style="list-style-type: none"> 3.00% back refunds, up to \$6.00, on debit card purchases that post and clear per cycle period. Nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded up to an aggregate total of \$10.00 per Monthly Qualification Cycle. When Qualifications Are Not Met, Your Account Earns: <ul style="list-style-type: none"> Cash back payments: ATM withdrawal fee/surcharge refunds: 	3.00% \$10.00	3.00% \$10.00
<ul style="list-style-type: none"> Cash back payments and ATM withdrawal fee/surcharge refunds are credited to your Kasasa Checking or your Kasasa Saver account, if linked, on the: 	Are not paid Are not paid	Are not paid Are not paid

Interest Rewards:

	INTEREST REWARDS	
	Kasasa Cash	Kasasa Saver
<ul style="list-style-type: none"> When Qualifications Are Met, Your Account Earns: <ul style="list-style-type: none"> Balances up to and including \$25,000.00 earn: <ul style="list-style-type: none"> The interest rate: 4.889% Annual Percentage Yield: 5.00%* Balances above \$25,000.00 earn: <ul style="list-style-type: none"> An interest rate: 0.250% Annual Percentage Yield: 0.250% When Qualifications Are Not Met, Your Account Earns: <ul style="list-style-type: none"> An interest rate: 0.050% Annual Percentage Yield: 0.050%* 	\$25,000 \$25,000 \$25,000 \$10.00	\$25,000 0.250% 0.250% \$100,000 0.250% 0.250% NA
	Entire balance	Entire balance

○ ATM withdrawal fees/surcharges refunds:	Are not paid	NA
* NOTE: Interest compounds in the Kasasa Cash account when linked to Kasasa Saver.	When linked to a Kasasa Saver account, the interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when the transfer occurs.	
** Incurred nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded based on estimates.	We reimburse ATM withdrawal fees/surcharges imposed by other financial institutions based on estimates when the withdrawal information we receive does not identify the specific ATM withdrawal fee/surcharge. If you have not received an appropriate reimbursement, we will adjust the amount if we receive a transaction receipt within sixty (60) calendar days of the withdrawal transaction.	
● Interest and ATM withdrawal fee/surcharge refunds are credited to the appropriate account on the:	First processing/business day following Statement Cycle.	

Balance and Annual Percentage Yield Information:

	BALANCE & APY INFORMATION	
	Kasasa Cash	Kasasa Saver
● Balance Information:		
○ Qualifying balance computation method:	Average daily balance	Average daily balance
○ Non-qualifying balance computation method:	Average daily balance	Average daily balance
● Interest Information:		
○ Interest is compounded: *	Monthly*	Monthly
○ The interest computation period we use is the:	Statement cycle	Statement cycle
○ Assumed statement period for APY calculation:	31 days	31 days
* NOTE: Interest does not compound in the Kasasa Cash account when linked to Kasasa Saver.	When linked to a Kasasa Saver account, the interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when the transfer occurs.	

NA = Not Applicable. APY = Annual Percentage Yield. Kasasa Checking and Kasasa Saver are variable-rate and variable-reward accounts. The interest rate(s) and account rewards are determined at our discretion, and we may change the interest rate and rewards on your Kasasa Checking and your Kasasa Saver accounts at any time, without any limitations, and without notice to you. Due to various core processor limitations, you may receive the qualifying interest rate on your account's entire balance on the last day of the Statement Cycle when you don't meet your account's qualifications. This may result in a non-qualifying APY that is slightly higher than the documented rate.

shown above. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for your chosen account's rewards during your account's first statement cycle. If your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

DEFINITIONS

- **Average Daily Balance Computation Method:** We use the average daily balance method to calculate the interest in your Kasasa Cash and Kasasa Saver accounts when you meet your Kasasa Cash account's qualifications. This method applies a periodic rate to the average daily balance in the associated account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.
- **"Banking Day"** means any day on which an office of our institution is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.
- **"Business Days"** means Monday through Friday excluding Federal holidays.
- **"Monthly Qualification Cycle"** means the cycle is the next to last business day of the prior month through the next to last business day of the current month. See below for specific Monthly Qualification Cycle dates.
- **"Statement Cycle"** means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See below for specific Statement Cycle dates.

ADDITIONAL INFORMATION

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons, and other requirements apply. \$50.00 minimum deposit is required to open any Kasasa Checking account. You may make unlimited deposits in your account(s). See accompanying Rate and Fee Schedule rates, fees, and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of your chosen Kasasa Checking account's qualifications. Limit of one Kasasa Checking account per Social Security number. Limit of one Kasasa Saver account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. E-statements are free. If you choose to receive paper statements, there is a \$3.00 monthly fee. This account is not to be used for commercial purposes. Contact one of our institution's service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates, and enrollment instructions. Federally insured by NCUA. Kasasa Cash, Kasasa Cash Back, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

CYCLE DATE INFORMATION:

The following dates apply for the purpose of earning your account(s)' rewards. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your rewards, all of the transactions and activities identified within the above Qualification Information section of this disclosure must post and settle in your chosen Kasasa Checking account with these Monthly Qualification Cycle dates.

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
January	2025	12/31/2024	01/30/2025	01/01/2025	01/31/2025
February	2025	01/31/2025	02/27/2025	02/01/2025	02/28/2025
March	2025	02/28/2025	03/28/2025	03/01/2025	03/31/2025

April	2025	03/29/2025	04/29/2025	04/01/2025	04/30/2025
May	2025	04/30/2025	05/29/2025	05/01/2025	05/31/2025
June	2025	05/30/2025	06/27/2025	06/01/2025	06/30/2025
July	2025	06/28/2025	07/30/2025	07/01/2025	07/31/2025
August	2025	07/31/2025	08/28/2025	08/01/2025	08/31/2025
September	2025	08/29/2025	09/29/2025	09/01/2025	09/30/2025
October	2025	09/30/2025	10/30/2025	10/01/2025	10/31/2025
November	2025	10/31/2025	11/26/2025	11/01/2025	11/30/2025
December	2025	11/27/2025	12/30/2025	12/01/2025	12/31/2025