

**Kasasa Cash Back<sup>®</sup> Checking**  
Truth-in-Savings Disclosure

**Kasasa Cash Back Checking:** A free reward checking account with no minimum balance that rewards account holders with cash back on their debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle (refer to Reward Information section).

**Qualification Information:** To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 12 debit card purchases, post and settle;
- At least 1 (one) of the following types of transactions: direct deposit, ACH payment, or bill pay transaction(s), post and settle;
- Be enrolled in and have agreed to receive e-statements rather than paper statements.

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 in order to qualify for the account's rewards. The Monthly Qualification Cycle Chart is attached.

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 institution. 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.

"Monthly Qualification Cycle" means a period beginning 1 (one) banking day prior to the first day of the current statement cycle through 1 (one) banking day prior to the last business day of the current statement cycle. The Monthly Qualification Cycle chart is attached.

"Banking Day" means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday, Sunday, or federal holiday.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

"Cycle Dates" are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the Qualification Information section must post and settle to your Kasasa Cash Back account within the Monthly Qualification Cycle dates.

**Reward Information:** When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2% (two percent) cash back on up to a total of \$500 on debit card purchases that post and settle to the account during that cycle period. A maximum of \$10 cash back payments may be earned per Monthly Qualification Cycle. You will receive reimbursements up to \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during the Monthly Qualification Cycle in which you qualified. Please note that ATM fee reimbursements only apply to Kasasa Cash, and Kasasa Cash Back accounts. Kasasa Saver ATM transaction fees are not reimbursed nor refunded. ATM fee reimbursements may be tax reportable, please consult your tax advisor.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

When your Kasasa Cash Back account qualifications are **not** met, no cash back payments are made and ATM withdrawal fees are not refunded.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

We also reserve the right to convert the account to a different checking account if the account does not meet the Monthly Qualifications for Four (4) consecutive Statement Cycles.

We have the right to close this account at any time. We will provide written notice to you in advance if we decide to terminate your account relationship for any reason other than abuse of the account relationship or to prevent a loss. 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. Remaining funds, if applicable, will be transferred to an existing country Bank account and if none, a Cashier's check will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back account, any optional add-on products/services associated with this account will also be terminated at the same time.

**Additional Information:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$10 minimum deposit is required to open the account. Monthly direct deposit, automatic ACH transaction or bill pay transaction, POS transactions and be enrolled in and have agreed to receive e-statements, are conditions of this account. Refer to the Schedule of Fees and Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of one (1) account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account.

Contact the Country Bank Customer Care Center at 1-800-322-8233 for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Member FDIC

Member DIF



## 2021 Kasasa Cash® and Kasasa Cash Back® Checking Qualification Cycle

Kasasa Cash or Kasasa Cash Back Checking customers must meet all qualifications during this period*			
Month	Begin Date	End Date	Date Statement Produced
January	12/31/2020	01/28/2021	01/29/2021
February	01/29/2021	02/25/2021	02/26/2021
March	02/26/2021	03/30/2021	03/31/2021
April	03/31/2021	04/29/2021	04/30/2021
May	04/30/2021	05/27/2021	05/28/2021
June	05/28/2021	06/29/2021	06/30/2021
July	06/30/2021	07/29/2021	07/30/2021
August	07/30/2021	08/30/2021	08/31/2021
September	08/31/2021	09/29/2021	09/30/2021
October	09/30/2021	10/28/2021	10/29/2021
November	10/29/2021	11/29/2021	11/30/2021
December	11/30/2021	12/30/2021	12/31/2021

\* Qualification cycle is the period of time in which a customer must meet the qualification criteria required in order to receive rewards.

If the Kasasa Cash or Kasasa Cash Back Checking account does not meet the monthly qualifications within four consecutive Monthly Qualification Cycles the account will be converted to a Free Checking account. If a Kasasa Saver is linked to a Kasasa Cash or Kasasa Cash Back Checking, the Kasasa Saver will be converted to a Free Statement Savings account.

Qualifications include: Have at least 1 direct deposit, one automatic ACH transaction, or bill pay transaction post and settle; have at least 12 Country Bank debit card purchases post and settle; and be enrolled in and agree to receive e-Statements.



## 2022 Kasasa Cash<sup>®</sup> and Kasasa Cash Back<sup>®</sup> Checking Qualification Cycle

Kasasa Cash or Kasasa Cash Back Checking customers must meet all qualifications during this period*			
Month	Begin Date	End Date	Date Statement Produced
January	12/31/2021	01/28/2022	01/31/2022
February	01/29/2022	02/25/2022	02/28/2022
March	02/26/2022	03/30/2022	03/31/2022
April	03/31/2022	04/28/2022	04/29/2022
May	04/29/2022	05/27/2022	05/31/2022
June	05/28/2022	06/29/2022	06/30/2022
July	06/30/2022	07/28/2022	07/29/2022
August	07/29/2022	08/30/2022	08/31/2022
September	08/31/2022	09/29/2022	09/30/2022
October	09/30/2022	10/28/2022	10/31/2022
November	10/29/2022	11/29/2022	11/30/2022
December	11/30/2022	12/29/2022	12/30/2022

\* Qualification cycle is the period of time in which a customer must meet the qualification criteria required in order to receive rewards.

If the Kasasa Cash or Kasasa Cash Back Checking account does not meet the monthly qualifications within four consecutive Monthly Qualification Cycles the account will be converted to a Free Checking account. If a Kasasa Saver is linked to a Kasasa Cash or Kasasa Cash Back Checking, the Kasasa Saver will be converted to a Free Statement Savings account.

Qualifications include: Have at least 1 direct deposit, one automatic ACH transaction, or bill pay transaction post and settle; have at least 12 Country Bank debit card purchases post and settle; and be enrolled in and agree to receive e-Statements.