

**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:

- Have at least 1 (one) direct deposit or ACH transaction post and settle;
- Have at least 12 debit card purchases post and settle;
- Be enrolled in and agree to receive e-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 \$9.99 per transaction, with an aggregate total of \$25 for nationwide ATM

withdrawal fees imposed by other financial institutions on your Kasasa Cash Back Checking account, and incurred 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 or ACH transaction post and settle; at least 12 debit card purchases post and settle; and receipt of electronic 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



## Kasasa Cash Back Checking Promotion

### Important Legal Disclosures and Information

#### **Kasasa Cash Back Checking Promotional Offer:**

To be eligible for the Kasasa Cash Back Checking promotional offer, you cannot have been the primary tax owner on a consumer Country Bank checking account within the last calendar year (365 days). Limited to one offer per person as identified by Social Security Number (SSN).

#### **Requirements to receive the Bonus offer:**

Open a Kasasa Cash Back Checking account at our Springfield location, or apply online via invitation to our Springfield webpage starting 03/16/2026. You must meet the Kasasa Cash Back Checking qualifications for four (4) consecutive months following account opening. 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) direct deposit or ACH transaction 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 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.

#### **Bonus Offer Payout:**

Your account will be credited \$400.00 within 60 days of bonus requirements being met.



**IMPORTANT TAX INFORMATION:**

Bonus offer payout may be tax reportable. Customer is responsible for any taxes, please consult a tax advisor.

Accounts are subject to approval. This offer may be discontinued at any time. The checking account must have a positive balance and remain in an open status in order to receive the bonus.

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## 2026 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	12/31/2025	01/29/2026	01/30/2026
February	01/30/2026	02/26/2026	02/27/2026
March	02/27/2026	03/30/2026	03/31/2026
April	03/31/2026	04/29/2026	04/30/2026
May	04/30/2026	05/28/2026	05/29/2026
June	05/29/2026	06/29/2026	06/30/2026
July	06/30/2026	07/30/2026	07/31/2026
August	07/31/2026	08/28/2026	08/31/2026
September	08/29/2026	09/29/2026	09/30/2026
October	09/30/2026	10/29/2026	10/30/2026
November	10/30/2026	11/27/2026	11/30/2026
December	11/28/2026	12/30/2026	12/31/2026

\* 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, we reserve the right to convert the account to a different 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 different savings account.

Qualifications include: Have at least 1 (one) direct deposit or ACH 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.