

Kasasa Cash Back® Checking with Kasasa Saver®

Truth in Savings Disclosure

Kasasa Cash Back is 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).

Kasasa Saver is a free, variable rate, deposit account with no minimum balance that rewards account holders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash Back checking account during each Monthly Qualification Cycle.

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, automatic ACH transaction, or bill pay, 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.

Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.00% (two percent) cash back on up to a total of \$500.00 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. The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle.

In addition, an interest rate of 0.75% will be paid on the portion of your Kasasa Saver daily balance that is less than or equal to \$100,000 and the annual percentage yield for this tier is 0.75%. An interest rate of 0.10% will be paid on the portion of your daily balance that is greater than \$100,000 resulting in annual percentage yield for this tier ranging from 0.75% to 0.43%, depending on the account's balance.

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. In addition, the entire daily balance in the Kasasa Saver account earns an interest rate of 0.10% resulting in an annual percentage yield of 0.10% APY.

Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle.

Kasasa Saver - Interest Rate & Annual Percentage Yield (APY)

Interest Rate & Annual Percentage Yield: This is a variable rate account. The interest rate and annual percentage yield may change. The interest rate is determined at our discretion and we may change the interest rate on your account at any time, without any limitations, and without notice to you.

When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle:

Kasasa Saver: An interest rate of 0.75% will be paid on the portion of your daily balance that is less than or equal to \$100,000 and the annual percentage yield for this tier is 0.75%. An interest rate of 0.10% will be paid on the portion of your daily balance that is greater than \$100,000 resulting in an annual percentage yield for this tier ranging from 0.75% to 0.43%, depending on the account's balance. When your Kasasa Cash Back account qualifications are not met during a Monthly Qualification Cycle:

Kasasa Saver: the entire daily balance in the Kasasa Saver account earns an interest rate of 0.10% resulting in an annual percentage yield of 0.10% APY.

Compounding & Crediting: Interest will be compounded on a daily basis. Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begin(s) to accrue on the business day you deposit noncash items (for example, checks).

"Business Day" means a calendar day other than a Saturday, Sunday, or federal holiday. "Statement Cycle" means the period of time for which Country Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Balance Computation Method: We use the daily balance method to calculate the interest in your Kasasa Saver account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

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. Fees may reduce earnings. 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 reserve the right to convert the account to a Free checking account if the account does not meet the Monthly Qualifications for 4 (four) 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. The linked Kasasa Saver account will be closed if the Kasasa Cash Back account is closed. 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 with Kasasa Saver 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 Kasasa Cash Back account. \$10 minimum deposit is required to open the Kasasa Saver account. Monthly direct deposit, automatic ACH transaction or bill pay transaction, POS transactions and be enrolled in and have agreed to receive statements, are conditions of this account. Refer to the Schedule of Fees and Charges for fees that may apply. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. 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. There is a limit of one account per social security number. A Kasasa Cash Back account is required in order to open a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash Back account and that

account's terms and conditions articulated within their specific disclosure will apply. 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.

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2023 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	12/30/2022	01/30/2023	01/31/2023
February	01/31/2023	02/27/2023	02/28/2023
March	02/28/2023	03/30/2023	03/31/2023
April	03/31/2023	04/27/2023	04/28/2023
May	04/28/2023	05/30/2023	05/31/2023
June	05/31/2023	06/29/2023	06/30/2023
July	06/30/2023	07/28/2023	07/31/2023
August	07/29/2023	08/30/2023	08/31/2023
September	08/31/2023	09/28/2023	09/29/2023
October	09/29/2023	10/30/2023	10/31/2023
November	10/31/2023	11/29/2023	11/30/2023
December	11/30/2023	12/28/2023	12/29/2023

* 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.