

Kasasa Saver®
Truth in Savings Disclosure

This disclosure contains the rules that govern your Kasasa Saver deposit account when it is linked to either a Kasasa Cash, or Kasasa Cash Back. Please refer to both this AND the corresponding Kasasa Cash, or Kasasa Cash Back Truth in Savings disclosure to ensure you have all of the information that is associated with your accounts.

Account Overview:

Kasasa Saver: Linked with a Kasasa Cash, or Kasasa Cash Back account, this is a free, variable rate deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked account during that account's Monthly Qualification Cycle. In addition, the interest, cash back dollars, and/or the nationwide ATM withdrawal fee refunds earned through the linked checking account are credited to or transferred into the Kasasa Saver account at the end of the cycle period to help you save.

Linked Accounts:

You must have a linked Kasasa Cash, or a linked Kasasa Cash Back account in order to open a Kasasa Saver account, and the linked Kasasa Cash, or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

Interest Rate & Annual Percentage Yield (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.

"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 above Qualification

Information section must post and settle to your Kasasa Saver account within the Monthly Qualification Cycle dates.

- **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.

- **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. The interest rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either a Kasasa Cash, or Kasasa Cash Back account is documented below. Please refer to the appropriate Kasasa Cash, or Kasasa Cash Back Truth in Savings Disclosure for specific account qualification information.

When your linked Kasasa Cash, or Kasasa Cash Back 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 annual percentage yield for this tier ranging from 0.75% to 0.43%, depending on the account's balance.

When your linked Kasasa Cash, or Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle: the entire daily balance in the Kasasa Saver account earns 0.10% APY.

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

Reward Distribution:

The interest, cash back dollars, and/or the nationwide ATM withdrawal fee refunds earned through either of the linked checking account are credited to or transferred into the Kasasa Saver account at the end of the current statement cycle.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. \$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 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 Kasasa Saver's linked Kasasa Cash, or Kasasa Cash Back account(s). Limit of one account(s) 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, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash, or Kasasa Cash Back account and that account's terms and conditions articulated within their specific disclosure will apply.

We have the right to close this account at any time, with or without cause. 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 Checking 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. In the event that we close your account, you will forfeit any rewards that have not been credited to your account. We may mail you a Cashier's Check for the applicable remaining account balance. Upon termination of your Kasasa Cash Checking or Kasasa Saver account, any optional add-on products/services associated with these accounts will be terminated.

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.

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



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.