

**Kasasa Cash® Checking With
Kasasa Saver® Truth-in-Savings Disclosure**

Kasasa Cash Checking is a free, variable rate checking account with no minimum balance that rewards account holders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles (refer to schedule attached).

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 Checking account during each Monthly Qualification Cycle.

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.

If the Kasasa Cash 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 the Kasasa Cash Checking, the Kasasa Saver will be converted to a Free Statement Savings account.

Compounding & Crediting: Interest will be compounded monthly basis and will be credited to your account monthly 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 begins to accrue on the Business Day you deposit non-cash items (for example, checks).

"Business Day" means a calendar day other than a Saturday, Sunday, and federal holidays.

Balance Computation Method: We use the daily balance method to calculate the interest on your 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 (APY): When Kasasa Cash Checking qualifications are met during a Monthly Qualification Cycle;

Kasasa Cash Checking: An interest rate of 0.75% will be paid on the portion of your daily balance that is less than or equal to \$20,000 and the non-compounding annual percentage yield* for this tier is 0.75%. An interest rate of 0.05% will be paid on the portion of your daily balance that is greater than \$20,000 resulting in non-compounding annual percentage yield for this tier ranging from 0.75% to 0.17%, depending on the account's balance.

* Interest in Kasasa Cash Checking does not compound because it is automatically transferred to the Kasasa Saver account.

Kasasa Saver: An interest rate of 0.25% 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 0.25%. An interest rate of 0.05% 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 0.25% to 0.15%, depending on the account's balance.

Interest Rate & Annual Percentage Yield: When Kasasa Cash qualifications are not met during a Monthly Qualification Cycle;

Kasasa Cash Checking: the interest rate paid on the entire balance will be 0.05% with a non-compounding annual percentage yield of 0.05%.

Kasasa Saver: the interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%.

Qualifications: To earn Kasasa Cash Checking and Kasasa Saver rewards all of the following transactions and activities must post and settle to your Kasasa Cash Checking account during each Monthly Qualification Cycle. The Kasasa Cash Checking account must:

- Have at least 1 direct deposit, automatic ACH transaction, or bill pay transaction post and settle;
- Have at least 12 debit card purchases post and settle;
- Be enrolled in and agree to receive e-Statements.

Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. 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, and 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 for the purpose of earning account rewards.

“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 account holder's account.

Rewards: When your Kasasa Cash Checking qualifications are met during a Monthly Qualification Cycle;

Kasasa Cash Checking:

- An interest rate of 0.75% will be paid on the portion of your daily balance that is less than or equal to \$20,000 and the non-compounding annual percentage yield* for this tier is 0.75%. An interest rate of .05% will be paid on the portion of your daily balance that is greater than \$20,000 resulting in non-compounding annual percentage yield for this tier ranging from 0.75% to 0.17%, depending on the account's balance.

* Interest in Kasasa Cash Checking does not compound because it is automatically transferred to the Kasasa Saver account.

- You will receive reimbursements up to \$9.99 per transaction, with an aggregate total of \$25 for

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nationwide ATM withdrawal fees imposed by other financial institutions on your Kasasa Cash Checking account, and incurred during the Monthly Qualification Cycle in which you qualified. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. ATM fee reimbursements may be tax reportable, please consult your tax advisor.

Kasasa Saver:

- An interest rate of 0.25% 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 0.25%. An interest rate of 0.05% 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 0.25% to 0.15%, depending on the account's balance.

Interest and ATM fee reimbursements will be credited to the appropriate account on the last processing day of the current Statement Cycle, and all Kasasa Cash Checking rewards are automatically transferred to the linked Kasasa Saver account within one day. The automatic transfer may cause an overdraft to your Kasasa Cash Checking account if the account balance is less than the transferred amount when transfer occurs.

When Kasasa Cash Checking qualifications are not met during a Monthly Qualification Cycle;

Kasasa Cash Checking:

- The interest rate paid on the entire balance will be 0.05% with a non-compounding annual percentage yield of 0.05%, and ATM fees are not refunded.

Kasasa Saver:

- The interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%.

Annual Percentage Yield (APY) calculations are based on an assumed total account balance of \$20,000 plus \$100,000 to be shown as a single figure (i.e. \$120,000).] Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information: \$10.00 minimum deposit is required to open the Kasasa Cash Checking account. \$10.00 minimum deposit is required to open the Kasasa Saver account. You must have a Kasasa Cash account in order to open a Kasasa Saver account, and the Kasasa Cash Checking account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash Checking account, your Kasasa Saver account will be closed.

This account is not to be used for commercial purposes and there is a limit of one account per social security number. Refer to the Schedule of Fees and Charges for fees that may apply to this account.

Contact the Customer Care Center at 800-322-8233 for additional information.

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® 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	12/31/2021	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.

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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.