

## Kasasa Cash®Checking 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 attached schedule).

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. 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 account, any optional add-on products/services associated with this account will be terminated.

**Compounding & Crediting:** Interest will be compounded on a monthly basis. Interest will be credited to your account on the last processing 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:** When your Kasasa Cash Checking account qualifications are met during a Monthly Qualification Cycle;

**Tier 1:** 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. The annual percentage yield for this tier is 0.75%.

**Tier 2:** An interest rate of 0.05% will be paid on the portion of your daily balance that is greater than \$20,000. The annual percentage yield for this tier will range from 0.75% to 0.17%, depending on the balance in the account.

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

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

**Qualifications:** To earn your Kasasa Cash Checking 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.

*Kasasa Cash is a trademark of Kasasa, Ltd., registered in the U.S.A. Rev.*

*April 2021*

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, 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 accountholder’s account.

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

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 annual percentage yield for this tier is 0.75%.

An interest rate of 0.15% will be paid on the portion of your daily balance that is greater than \$20,000 resulting in annual percentage yield for this tier ranging from 0.75% to 0.17%, depending on the account’s balance; and

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 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.

Interest and ATM fee reimbursements will be credited to the account on the last processing day of the current Statement Cycle.

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 rewards. Rewards less than a penny cannot be distributed.

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

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

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.

**Additional Information:** \$10 minimum deposit is required to open the account. Monthly direct deposit, automatic ACH transaction, or bill payment transaction post and settle; at least 12 debit card purchases post and settle; and receipt of electronic statements are conditions of this account. ATM fee reimbursements may be tax reportable, please consult your tax advisor. 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.

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.