



TRUTH IN SAVINGS DISCLOSURE

KASASA CASH

June 1, 2019

The interest rates and annual percentage yields stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at (610) 644-9400.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened 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.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than seven days' notice in writing before any withdrawal from an interest-bearing account.

Rate Information and Requirements

Account Overview: A free variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Variable Rate – The interest rate and annual percentage yield for your account depend upon the applicable rate tier.

- *Determination of Rate:* At our discretion we may change the interest rate on your account. The interest rate for your account is a tiered rate based on the daily balance in your account.
- *Subsequent Rates* If you do NOT meet the requirements of the account interest will be paid at 0.05%, APY 0.05%.
- *Frequency of Rate Change* We may change the interest rate on your account daily.

Opening Deposit Requirement – you must deposit at least **\$100.00** to open this account.

Compounding and Crediting – Interest will be compounded on a monthly basis. Interest will be credited to your Kasasa Cash 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 or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which the 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 Cash account. This method applies a periodic rate to the principal in the account each day for the period.

Interest Rate & Annual Percentage Yield: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle daily balances up to and including **\$25,000.00** in your Kasasa Cash account earn an interest rate of **2.96%** resulting in an APY of **3.00%**; and daily balances over **\$25,000.00** earn an interest rate of **.50%** on the portion of the daily balance over **\$25,000.00**, resulting in a range from **3.00%** to **1.13%** APY depending on the account's daily balance.

When Kasasa Cash qualifications are not met, ATM withdrawal fees are not refunded and the interest rate earned on the entire daily balance in the account will be **.05%** resulting in an APY of **.05%**

Qualification Requirements:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- **Must receive statement electronically (estatement) – requires the bank's online banking login to register the account for estatement. Requires valid email address.**
- **At least 12 debit card Purchases. ATM withdrawal transactions are not included in this count**
- **At least 1 ACH debit or credit transaction**
- **Accounts automatically qualify for the **first** monthly statement period.**

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 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.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. "Banking Day" means any business 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. "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second

Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that the accountholder's account.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including **\$25,000.00** in your Kasasa Cash account earn an interest rate of **2.96%** resulting in an APY of **3.00%**; and daily balances over **\$25,000.00** earn an interest rate of .50% on the portion of the daily balance over **\$25,000.00**, resulting in a range from **3.00%** to **1.13%** APY depending on the account's daily balance.

You will receive reimbursements up to an aggregate total of **\$25.00** for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. 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.

When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire daily balance will be **.05%** resulting in an annual percentage yield of **.05%** and ATM withdrawal fees are not refunded.

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

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened 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 (including accrued interest).

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. See accompanying fee schedule 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 account per tax identification 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 (including accrued interest) that have not been credited to your account.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

TRUTH IN SAVINGS DISCLOSURE

KASASA CASH WITH SAVER

June 1, 2019

The interest rates and annual percentage yields stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at (610) 644-9400.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Cash with Saver account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened 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 (including accrued interest).

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than seven days' notice in writing before any withdrawal from an interest-bearing account.

Rate Information and Requirements

Account Overview:

Kasasa Cash with Saver is a free variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Kasasa Saver 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 Kasasa Cash with Saver checking account during each Monthly Qualification Cycle. This account is linked as a combined statement with the Kasasa Cash with Saver account.

Variable Rate – The interest rate and annual percentage yield for your Kasasa Cash with Saver account and Kasasa Saver account depend upon the applicable rate tier.

- *Determination of Rate:* At our discretion we may change the interest rate on your account. The interest rate for your account is a tiered rate based on the daily balance in your account.
- *Subsequent Rates* If you do NOT meet the requirements of the account interest will be paid at 0.05%, APY 0.05%.
- *Frequency of Rate Change* We may change the interest rate on your account daily.

Opening Deposit Requirement – you must deposit at least **\$100.00** to open the Kasasa Cash with Saver Account. You must deposit at least **\$100.00** to open the Kasasa Saver Account.

Compounding and Crediting – Interest will be credited and compounded on a monthly basis in the Kasasa Saver. Interest will be credited to your Kasasa Cash with Saver account on the last day of the current statement cycle and automatically transferred to the Kasasa Saver account within one day. If you close either account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which the bank provides a summary of the financial activities and transactions that post and settle to the account holder's account.

Balance Computation Method: We use the daily balance method to calculate the interest in your Kasasa Cash with Saver and Kasasa Saver account. This method applies a periodic rate to the principal in the account each day for the period.

Interest Rate & Annual Percentage Yield:

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

Kasasa Cash with Saver daily balances up to and including **\$25,000.00** in your Kasasa Cash with Saver account earn an interest rate of **2.96%** resulting in an APY of **3.00%**; and daily balances over **\$25,000.00** earn an interest rate of **.50%** on the portion of the daily balance over **\$25,000.00**, resulting in a range from **3.00%** to **1.13%** APY depending on the account's daily balance.

Kasasa Saver daily balances up to and including **\$100,000.00** in your Kasasa Saver account earn an interest rate of **1.00%** and an APY of **1.00%**; and daily balances over **\$100,000.00** earn an interest rate of **.50%** on the portion of the daily balance over **\$100,000.00**, resulting in a range from **1.00%** to **.79%** APY depending on the account's daily balance.

When Kasasa Cash with Saver qualifications are not met, ATM withdrawal fees are not refunded and the interest rate earned on the entire daily balance in the account will be **.05%** resulting in an APY of **.05%**, and the entire daily balance in the Kasasa Saver account earns an interest rate of **.05%** resulting in an annual percentage yield of **.05%**. Interest in Kasasa Cash with Saver does not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash with Saver account, if the account's balance is less than the transferred amount when transfer occurs.

Qualification Requirements:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash with Saver account during each Monthly Qualification Cycle:

- Must receive statement electronically (eStatement) – requires the bank's online banking login to register the account for eStatement. Requires valid email address.
- At least 12 debit card Purchases. ATM withdrawal transactions are not included in this count
- At least 1 ACH debit or credit transaction
- Accounts automatically qualify for the **first** monthly statement period.

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 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.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. "Banking Day" means any business 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. "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that the accountholder's account.

Reward Information:

When your Kasasa Cash with Saver account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including **\$25,000.00** in your Kasasa Cash with Saver account earn an interest rate of **2.96%** resulting in an APY of **3.00%**; and daily balances over **\$25,000.00** earn an interest rate of **.50%** on the portion of the daily balance over **\$25,000.00**, resulting in a range from **3.00%** to **1.13 %** APY depending on the account's daily balance.

In addition, daily balances up to and including **\$100,000.00** in your Kasasa Saver account earn an interest rate of **1.00%** resulting in an APY of **1.00%**, and daily balances over **\$100,000.00** earn an interest rate of **.50%** on the portion of the daily balance over **\$100,000.00**, resulting in a range from **1.00%** to **.79%** APY depending on the Kasasa Saver account's daily balance.

You will receive reimbursements up to an aggregate total of **\$25.00** for nationwide ATM withdrawal fees incurred within your Kasasa Cash with Saver account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. 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.

When your Kasasa Cash with Saver qualifications are not met, the interest rate earned on the account's entire daily balance will be **.05%** resulting in a non-compounding annual percentage yield of **.05%** and ATM withdrawal fees are not refunded. In addition, the entire daily balance in the Kasasa Saver account earns an interest rate of **.05** resulting in an annual percentage yield of **.05%**

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

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. See accompanying fee schedule 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 account per primary tax identification 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 (including accrued interest) that have not been credited to your account. A Kasasa Cash with Saver account is required to have a Kasasa Saver account. 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 with Saver account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

Account Limitations: Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash with Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Monthly Qualification Cycles

To qualify for Kasasa rewards and receive ATM reimbursements, the following requirements must be met during each Monthly Qualification Cycle*:

- [Have at least 12 debit card purchases post and settle in each Monthly Qualification Cycle](#)
- **Have at Least 1 ACH per month**
- **Be enrolled and receive e-statements in place of paper statements**

Month	*Monthly Qualification Cycle		Statement Date
	Start Date	End Date	
July 2019	June 20, 2019	July 18, 2019	July 19, 2019
August 2019	July 19, 2019	August 19, 2019	August 20, 2019
September 2019	August 20, 2019	September 19, 2019	September 20, 2019
October 2019	September 20, 2019	October 17, 2019	October 18, 2019
November 2019	October 18, 2019	November 19, 2019	November 20, 2019
December 2019	November 20, 2019	December 19, 2019	December 20, 2019
January 2020	December 20, 2019	January 17, 2020	January 20, 2020
February 2020	January 20, 2020	February 19, 2020	February 20, 2020
March 2020	February 20, 2020	March 19, 2020	March 20, 2020
April 2020	March 20, 2020	April 17, 2020	April 20, 2020
May 2020	April 20, 2020	May 19, 2020	May 20, 2020
June 2020	May 20, 2020	June 18, 2020	June 19, 2020
July 2020	June 19, 2020	July 17, 2020	July 20, 2020

The Monthly Qualifications must be completed from the Cycle Start Date through the Cycle End Date. Transactions may not be in a pending state to qualify. Transactions may take one or more business days from the date the transaction was made to post and settle to an account.

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