

Kasasa Cash Back® Truth in Savings Disclosure
KASASA CASH BACK



ELIGIBILITY REQUIREMENTS. To earn your rewards do the following transactions and activities in your Kasasa Cash Back account during each Monthly Qualification cycle:

- * Have at least 1 ACH credit or debit transaction post and settle
- * Have at least 12 debit card purchases post and settle
- * Be enrolled in and agree to receive electronic statements (e-statements) **

**Enrollment in online banking is required to receive electronic 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 during each Monthly Qualification Cycle.

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.

"Business Day" means Monday through Friday excluding Federal Holidays, Good Friday and the day after Thanksgiving. If a Federal Holiday falls on a Saturday in any year, it will be observed on the preceding Friday. If a Federal Holiday falls on a Sunday, it will be observed on the following Monday.

"Monthly Qualification Cycle" means a period beginning one (1) Business Day prior to the first day of the current Statement Cycle through one (1) Business Day prior to the close of the current Statement Cycle.

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Rewards

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 3.00% cash back on up to a total of \$300 in debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$9 per Monthly Qualification Cycle, and (2) you will receive refunds up to an aggregate total of \$25 (max \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for refunds of individual fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within 30 calendar days of the withdrawal transaction.

Cash back payments and ATM withdrawal fee refunds will be credited to the account on the last day of the current Statement Cycle. **

**For Kasasa Cash Back accounts with Kasasa Saver accounts attached, the cash back and ATM withdrawal fee refunds will be credited to your Kasasa Saver account on the last day of the current statement Cycle.

When Kasasa Cash Back qualifications are not met you will not receive cash back on debit card purchases and ATM withdrawal fees are not refunded.

Cash back amounts and rewards may change at our discretion at any time 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

This account is not to be used for commercial purposes and there is a limit of one account per primary account holder social security number. There are no fees to open or close this account if the account remains open more than 60 days. If closed within 60 days you will incur an early closure fee. There are no recurring monthly service charges associated with this account. **See accompanying schedule of "Miscellaneous Fees and Service Charges" for fees that may apply to this account. Contact a Cross Keys Bank service representative for additional information, details, and enrollment instructions.

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

