

Kasasa Cash and Kasasa Cash Back Disclaimer

Qualification Information: 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, PIN-based or signature based debit card purchases less than \$5, debit card purchases processed by merchants and received by our bank as ATM transactions, PIN-based or signature based transactions, non-retail payment transactions and purchases made with debit [or credit] 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 the current statement cycle.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates. *(See phone number below)*

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact one of our branch service representatives for specific Statement Cycle dates. *(See phone number below)*

(843) 426-2161 or (843) 355-5551

Reward Information: Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

Kasasa Cash: daily balances up to and including \$10,000 receive an APY of 2.00%; and daily balances over \$10,000 earn an interest rate of 0.149% on the portion of the daily balance over \$10,000, resulting in a range from 2.00% to 0.32% APY depending on the account's daily balance.

Kasasa Cash Back: you will receive 3.00 % cash back on up to a total of \$300 in PIN-based or signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$9 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$15 for nationwide ATM withdrawal fees incurred within your **Kasasa Cash** or **Kasasa Cash Back** 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. **NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back.**

Depending on your Kasasa account, when your qualifications are not met, cash back payments are not made, nationwide ATM withdrawal fees are not reimbursed and:

Kasasa Cash: the entire daily balance in the Kasasa Cash account earns 0.01% APY.

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

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your **Kasasa Cash Back** account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 02/07/2022.

APY calculations are based on an assumed balance of \$10,000 + \$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; 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.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

\$100 minimum deposit is required to open the account.

Monthly direct deposit, ACH credit, or ACH payment transaction, enrollment in online banking, e-statements may be conditions of these accounts.

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 1 account(s) per individual social security number.

There are no recurring monthly maintenance charges, or fees to open or close this account. Additional fees may apply.

This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions, by calling (843) 426-2161 or (843) 355-5551.

Member FDIC.

Trademarks: Kasasa, Kasasa Cash and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.