

TRUTH-IN-SAVINGS DISCLOSURE

KASASA CASH BACK ACCOUNT

Qualifications - All of the following must occur during each Monthly Qualification Cycle to qualify for cash back on debit card purchases and reimbursements for the ATM fee surcharges: (1) at least twelve debit card point-of-sale (POS) transactions using your EXCEL Kasasa debit card must post and settle to the account during the Monthly Qualification Cycle; (2) receipt of your EXCEL statement electronically; and (3) usage of EXCEL online banking at least once during the Monthly Qualification Cycle.

Transactions/activities may take one or more business days to post and settle to your account.

Monthly qualification cycle / Current statement cycle - 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. Current statement cycle means a period beginning the first day of the month through the last day of the month.

Cash back rewards - When all qualifications are met, you receive 2.00% cash back on up to a total of \$300.00 of your EXCEL Kasasa debit card purchases that post and settle during the Monthly Qualification Cycle for a maximum of \$6.00. When all qualifications are not met, no cash back payments are made.

ATM fee reimbursement - When all qualifications are met, you receive reimbursements up to \$4.99 per transaction for nationwide ATM fees incurred using your EXCEL Kasasa debit card during the Monthly Qualification Cycle in which you qualified. When all qualifications are not met, ATM fees are not refunded. **Note:** ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

Effect of closing account - If the account is closed before the rewards are credited to it, you will forfeit the final cash back reward.

Limitation on number of accounts - Limit 1 account per social security number/tax ID/household.

Additional terms - Other restrictions/conditions apply. Program/rates/rewards subject to change or be discontinued at any time.

KASASA CASH ACCOUNT

Rate Information - This is a tiered rate account that pays a high rate of interest, as well as a second tier rate of interest, if you meet the qualification criteria, and pays a lower rate of interest if you do not meet the qualification criteria. Please refer to our separate rate disclosure for current rate information.

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Qualifications - All of the following must occur during each Monthly Qualification Cycle to qualify: (1) at least twelve debit card point-of-sale (POS) transactions using your EXCEL Kasasa debit card must post and settle to the account during the Monthly Qualification Cycle; (2) receipt of your EXCEL statement electronically; and (3) usage of EXCEL online banking at least once during the Monthly Qualification Cycle.

Compounding and crediting frequency - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Monthly qualification cycle / Current statement cycle – 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. Current statement cycle means a period beginning the first day of the month through the last day of the month.

ATM fee reimbursement - When all qualifications are met, you receive ATM fee reimbursements up to \$4.99 per transaction for nationwide ATM fees incurred using your EXCEL Kasasa debit card during the Monthly Qualification Cycle in which you qualified. When all qualifications are not met, ATM fees are not refunded.

Effect of closing account - If you close your account before dividends are paid, you will not receive the accrued dividends.

Limitation on number of accounts - Limit 1 account per social security number/tax ID/household.

Additional terms: Other restrictions/conditions apply. Program/rates/rewards subject to change or be discontinued at any time.

