

Kasasa Cash® With Kasasa Saver®

This disclosure contains the rules that govern your deposit account as of [June 21, 2023](#).

Account Overviews
<ul style="list-style-type: none">• Kasasa Cash® is a free, variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.
<ul style="list-style-type: none">• Kasasa Saver® is a free, variable rate, savings account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.
Purpose & Expected Use
<p>The Kasasa Cash account that may be linked to Kasasa Saver account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.</p>
<p>Commensurate with the spending activities identified above, we expect the Kasasa Cash account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range.</p>
<p>We have the right to close this account at any time, with proper notice. 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. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Cashier's check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records.</p>
<p>Upon termination of your Kasasa Cash, any Kasasa Services associated with these accounts may also be terminated at the same time.</p>
Interest Rate & Annual Percentage Yield (APY)
<ul style="list-style-type: none">• Compounding & Crediting: Interest on the Kasasa Cash and Kasasa Saver (if applicable) accounts will be compounded on a monthly basis. Interest in your Kasasa Cash account will be credited to your account on the last day of the Statement Cycle. Interest in your Kasasa Saver account will be credited to your account on the last business day of the month. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the day we receive credit for noncash items (for example, checks) you have deposited.
<p>"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.</p>
<p>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 and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.</p>

Annual Percentage Yield: The Annual Percentage Yield (APY) associated with your Kasasa Cash and Kasasa Saver accounts are documented below in the Rewards section. The APY disclosed on the Kasasa Cash Account assumes that the interest earned in your Kasasa Cash account compounds; however, if you choose to have Kasasa Saver linked to your Kasasa Cash, you understand that the interest earned in your Kasasa Cash account is automatically transferred into your Kasasa Saver Account at the end of the statement cycle and therefore does not remain in your Kasasa Cash account and does not compound. Additionally, you understand that the interest amount earned in the Kasasa Saver account may be less than the interest amount earned in the Kasasa Cash account.

Qualifications

To earn your Kasasa Cash and Kasasa Saver rewards all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- Have at least 12 PIN-based or signature-based debit card purchases
- Have and maintain a valid email address on CG Bank's system of record
- Be enrolled and agree to receive e-Statements
- Be enrolled and log into online banking or mobile banking at least one time per monthly qualification cycle

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 and debit-card transactions processed by merchants and received by CG Bank as ATM transactions.

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

"Statement Cycle" means the period of time for which CG Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Your statement cycle will end on the third Wednesday of the month. If this falls on a holiday it will cut the business day before the holiday. Your statement cycle will not be on the same date each month. Some statement cycles will have more days and some will have fewer days. Please keep this in mind when determining if you have met the qualifications to obtain your rewards each month.

Rewards

When Kasasa Cash qualifications are met during a Monthly Qualification Cycle

- Kasasa Cash accounts with balances up to \$25,000 earn **1.98190%** interest rate with an APY* of **2.00%**; and balances over \$25,000 earn **0.1998%** interest rate on the portion of balance over \$25,000, resulting in range from **2.00% to 0.5598% APY*** depending on the account's balance and
- You will receive reimbursements up to \$4.99 per single transaction for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt(s) must be presented to a CG Bank representative at any bank location for reimbursement of ATM fees of \$5.00 or higher. If you believe you have not been reimbursed the correct amount of ATM fees you must contact us within thirty (30) calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund.
- Kasasa Saver balances in your Kasasa Saver account up to \$25,000 earn **0.9955%** interest rate with an APY* of **1.50%**; and balances over \$25,000 earn **0.1998%** interest rate on the portion of the balance over \$25,000, resulting in range from **1.00% to 0.3598% APY*** depending on the account's balance.

- If your Kasasa Cash qualifications are not met, ATM fees are not refunded, all balances in your Kasasa Cash account and in your Kasasa Saver account earn 0.03% interest rate with an 0.03 APY* and if applicable the interest earned in your Kasasa Cash account is automatically transferred to your Kasasa Saver account on the first day of the following statement cycle.

Interest and ATM fee reimbursements will be credited to the Kasasa Cash account on the last day of the current Statement Cycle. However, if you have a Kasasa Saver account linked to your Kasasa Cash account, any fee refunds and interest will be deposited into your Kasasa Cash account and immediately transferred to your Kasasa Saver Account on the first business day of the following statement cycle. Domestic and nationwide ATM fees are fees incurred within the United States of America.

Interest on your Kasasa Saver account will be compounded and credited to your Kasasa Saver account on the last day of the month.

The Kasasa Cash APY is based on compounding interest. However, if the interest earned in this account is automatically transferred to its linked Kasasa Saver account and thus does not compound in the Kasasa Cash account. As a result, the actual interest amount paid may be less than the APY disclosed for the account.

The Kasasa Saver APYs may be less than the Kasasa Cash APYs. *APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$110,000.

Rates and rewards may change after account is opened. Fees may reduce earnings.

Additional Information

\$25.00 minimum deposit is required to open the Kasasa Cash and Kasasa Saver account(s) and no minimum balance is required to qualify for the account’s rewards. You must have a Kasasa Cash account in order to open a Kasasa Saver account, and the Kasasa Cash account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash account, your Kasasa Saver account will be closed as well.

The number of transactions from Kasasa Saver, being withdrawals that you make in-person, by mail or at an ATM is unlimited. During each Calendar month, you may also make up to six transfers or withdrawals in the aggregate including transfers or withdrawals to another account in your name at this financial institution or to a third party via pre-authorized transfers or withdrawals, telephone banking (including fax) and online banking service. Included in the aggregate six transfers or withdrawals are transfers to a third party, if made by check, or at point of sale terminals using your debit card. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

These accounts are not to be used for commercial purposes and there is a limit of one (1) Kasasa Product per primary account holder’s social security number. There are no fees to open or close these accounts. There are no recurring monthly service charges associated with these accounts. Kasasa Cash with Kasasa Saver is a Negotiable Order of Withdrawal (NOW) account and we may require at least seven business day’s written notice of a withdrawal. See accompanying Miscellaneous Fee Schedule for fees that may apply to this account. Fees may reduce the earnings on these accounts. Enrollment in electronic services (e.g. online banking, electronic statements), may be required to meet some of this account’s qualifications. You may automatically qualify for the account benefits for the first statement cycle after account opening, even if monthly qualifications are not met.

Contact a CG Bank service representative for additional information, details and enrollment instructions. Go to www.cg.bank

Member FDIC

Kasasa Cash, Kasasa Saver are trademarks of BancVue, Ltd., registered in the U.S.A.