



# Citizens Guaranty Bank

*My Money. My Bank. My CGB.*

For your convenience your **2020 Kasasa Qualification end dates** are listed below:

January 15th

February 19th

March 18th

April 15th

May 20th

June 17th

July 15th

August 19th

September 16th

October 21st

November 18th

December 16th

### **Kasasa Cash**

APY=Annual Percentage Yield. APYs accurate as of 08/19/2020. Rates may change after account is opened. Minimum to open is \$25. If qualifications are met each Monthly Qualification Cycle: (1) Domestic ATM fees incurred during Qualification Cycle will be reimbursed and credited to account on the last day of monthly Statement Cycle; (2) balances up to \$10,000 earn 1.4898% interest rate with an APY of 1.50%; and (3) balances over \$10,000 earn 0.3494% interest rate on portion of balance over \$10,000, resulting in range from 1.50% to 0.4458% APY depending on the balance. The blended APY is calculated using a balance of \$110,000. If qualifications are not met, all balances earn 0.03% interest rate with a 0.03% APY. Rates and rewards may change after accounts are opened. Interest is paid on collected funds. Qualifying transactions must post and settle to account during Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to 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 Citizens Guaranty Bank as ATM transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current Statement Cycle through one day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which Citizens Guaranty Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The statement cycle ends on the third Wednesday of the month. We reserve the right to require at least seven business day's written notice of a withdrawal. Nationwide and Domestic ATM fees are fees incurred within the United States of America. If the account is closed, you will forfeit any rewards that have not been credited to your account. See Miscellaneous Fee Schedule for fees that may apply to this account. Fees may reduce the earnings on this account. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. A limit of one (1) Kasasa Product per primary account holder's social security number.

### **Kasasa Cash Back**

Minimum to open is \$25. Qualifying transactions must post and settle to account during Monthly Qualification Cycle. When monthly qualifications are met, you receive 4.00% cash back on debit card purchases that post and settle to account during Monthly Qualification Cycle. Qualifying transactions must post and settle to account during Monthly Qualification Cycle to receive up to total cash back of \$8.00 per Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. Rates and rewards may change after accounts are opened. 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 Citizens Guaranty Bank as ATM transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current Statement Cycle through one day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which Citizens Guaranty Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The statement cycle ends on the third Wednesday of the month. See Miscellaneous Fee Schedule for fees that may apply to this account. Domestic ATM fees incurred during Monthly Qualification Cycle will be reimbursed if qualifications are met within Monthly Qualification Cycle. If the account is closed, you will forfeit any rewards that have not been credited to your account. Nationwide and Domestic ATM fees are fees incurred within the United States of America. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. A limit of one (1) Kasasa Product per primary account holder's social security number.

### **Kasasa Cash Linked to Kasasa Saver**

\*APY=Annual Percentage Yield. APYs accurate as of 06/17/2020. Rates may change after account is opened. Minimum to open is \$25.00 for Kasasa Cash and \$25.00 for Kasasa Saver. For Kasasa Cash, if qualifications are met each Monthly Qualification Cycle: (1) Domestic ATM fees incurred during Qualification Cycle will be reimbursed and credited to account on the last day of monthly Statement Cycle; (2) balances up to \$10,000 earn 1.4898% interest rate with an APY of 1.50%; and (3) balances over \$10,000 earn 0.3494% interest rate on portion of balance over \$10,000, resulting in range from 1.50% to .4458% APY depending on the balance. The blended APY is calculated using a balance of \$110,000. If qualifications are not met, all balances earn 0.03% interest rate with a 0.03% APY. Interest paid on collected funds. Qualifying transactions must post and settle to Kasasa Cash account during Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to 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 Citizens Guaranty Bank as ATM transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current Statement Cycle through one day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which Citizens Guaranty Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The advertised Kasasa Cash APY is based on compounding interest. Interest earned in Kasasa Cash is automatically transferred to Kasasa Saver each Statement Cycle and does not compound. Actual interest amount paid may be less than advertised Kasasa Cash APY. The Kasasa Saver APYs may be less than Kasasa Cash APYs. If qualifications in Kasasa Cash are met each Monthly Qualification Cycle: (1) balances up to \$10,000 in Kasasa Saver earn 0.4989% interest rate with an APY of 0.50%; and (2) balances over \$10,000 in Kasasa Saver earn 0.1998% interest rate on portion of balance over \$10,000, resulting in range from 0.50% to 0.2250% APY depending on the balance. The blended APY is calculated using a balance of \$110,000. If qualifications are not met on Kasasa Cash, all balances in Kasasa Saver earn 0.03% interest rate with a 0.03% APY. Kasasa Cash is a Negotiable Order of Withdrawal (NOW) account and we may require at least seven business day's written notice of a withdrawal. Kasasa Saver may have a limit on the number of withdrawals. See Miscellaneous Fee Schedule for fees that may apply to this account. Fees may reduce the earnings on this account. Nationwide and Domestic ATM fees are fees incurred within the United States of America. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. A limit of one (1) Kasasa Product per primary account holder's social security number.

### **Kasasa Cash Back Linked to Kasasa Saver**

\*APY=Annual Percentage Yield. APYs accurate as of 06/17/2020. Rates may change after account is opened. Minimum to open is \$25.00 for Kasasa Cash Back and \$25.00 for Kasasa Saver. When Monthly Qualifications are met, you will receive 4.00% cash back on debit card purchases that post and settle to account during Monthly Qualification Cycle up to total cash back of \$8.00 per Monthly Qualification Cycle. Domestic ATM fees incurred using Kasasa Cash Back debit card during Qualification Cycle will be reimbursed if qualifications are met within Monthly Qualification Cycle. Qualifying transactions must post and settle to account during the Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to 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 Citizens Guaranty Bank as ATM

transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current Statement Cycle through one day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which Citizens Guaranty Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Kasasa Cash Back rewards will be credited to your Kasasa Saver account on the last day of the monthly Statement Cycle. If qualifications in Kasasa Cash Back are met each Monthly Qualification Cycle: (1) balances up to \$10,000 in Kasasa Saver earn 0.4989% interest rate with an APY of 0.50%; and (2) balances over \$10,000 in Kasasa Saver earn 0.1998% interest rate on the portion of the balance over \$10,000, resulting in range from 0.50% to 0.2250% APY depending on the balance. The blended APY is calculated using a balance of \$110,000. If qualifications are not met on Kasasa Cash Back, all balances in the Kasasa Saver earn 0.03% interest rate and a 0.03% APY. Interest paid on collected funds. Kasasa Saver may have a limit on the number of withdrawals. See Miscellaneous Fee Schedule for fees that may apply to this account. Fees may reduce the earnings on this account. Nationwide and Domestic ATM fees are fees incurred within the United States of America. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. A limit of one (1) Kasasa Product per primary account holder's social security number.