



## Kasasa Saver 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 debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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.

### **Reward Information:**

When your linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$7,500 in your Kasasa Saver account earn an APY of 0.50% and average daily balances over \$7,500 earn a dividend rate of 0.2295% on the portion of the average daily balance over \$7,500, resulting in a range from 0.50% to 0.25% APY depending on the account's average daily balance.

When your linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account qualifications are not met, the entire average daily balance in the Kasasa Saver account earns a dividend rate of 0.1498% resulting in an annual percentage yield of 0.15% APY.

Dividends will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 05/01/2019.

APY calculations are based on an assumed balance of \$7,500 + \$100,000 in your Kasasa Saver 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 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:**

Membership restrictions may apply.

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

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 Social Security Number.

There are no recurring monthly maintenance charges or fees to open or close this account.

A Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account is required to have a Kasasa Saver account.

A linked Kasasa Saver account is required for automatic savings.

Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA.

**Trademarks:**

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