

## **Kasasa Builder – Saver Add On for Cash Back**

\*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, credit card purchases, non-retail payment transactions, debit card purchases processed by merchants and received by our credit union as ATM 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 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. Reward Information: When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle: Kasasa Saver: Balances up to \$5,000 receive APY of 0.50%; and balances over \$5,000 earn 0.03% interest rate on the portion of balance over \$5,000, resulting in a range from 0.03% to 0.50% APY depending on the account's balance. Kasasa Cash Back: 3.00% cash back up to a total of \$9.00 on debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back may be earned per Monthly Qualification Cycle. When Kasasa Cash Back qualifications are not met, Kasasa Saver: All balances earn [0.03%] APY. Kasasa Cash Back: No cash back payments are made. APY = Annual Percentage Yield. APYs accurate as of [09/20/2016]. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Enrollment in online banking, receipt of electronic statements are a condition(s) of this account. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons may be required to meet some of the account's qualifications. Limit 1 account(s) per social security number. A Kasasa Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this account. Contact one of our credit union member service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.