

Kasasa Eats 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 institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. 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. In order to properly distribute the account's cash back payments; the description field, within the debit card transaction record we receive, must identify one of our current Kasasa Eats merchants. If you feel we have not properly identified a valid debit card transaction, please bring the transaction receipt to one of our locations, within sixty (60) days of purchase, so we can research and adjust your rewards, as necessary.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle. See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When your Kasasa Eats account qualifications are met during a Monthly Qualification Cycle, you will receive 6% cash back on up to a total of \$200 in debit card purchases, made at grocery stores and food delivery services identified at <https://www.kasasa.com/eats-partners>, that post and settle to your account during that cycle period. A maximum of \$12 in cash back payments may be earned per Monthly Qualification Cycle. Your account's debit card may be used for any transaction but the account's cash back rewards are only valid at and only apply to debit card purchases made with one of our identified retailers. Please refer to <https://www.kasasa.com/eats-partners> or visit one of our locations for a current list Kasasa Eats merchants.

You will also receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Eats account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When your Kasasa Eats account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded.

The cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25 minimum deposit is required to open the Kasasa Eats account See accompanying schedule of [Consumer Fees and Charges] for fees that may apply to this account. Enrollment in electronic services (e.g., online banking) 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. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Kasasa Eats account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Advertised information and rewards are based on all account qualifications being met during each cycle period. A Kasasa Eats account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact one of our institution's service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates, enrollment instructions and a current list of Kasasa Eats merchants. Federally insured by NCUA. Kasasa and Kasasa Eats are trademarks of Kasasa, Ltd., registered in the U.S.A.