



Kasasa Cash Checking Account Disclaimer

Qualification Information:

For clarity, in order to count as a qualifying transaction for the purpose of earning the account's rewards, each debit card purchase(s) must be at least \$1.00. 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 less than \$1, debit card purchases processed by merchants and received by our bank 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.

"Monthly Qualification Cycle" is not the same as the current statement cycle. "Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact one of our branch service representatives for specific Monthly Qualification Cycle dates or view at bfh.bank.

Reward Information:

When your Kasasa Cash Account Qualifications <u>ARE MET</u> during a monthly qualification cycle:	Level 1 Rewards	Level 2 Rewards
Interest Daily balances up to and including \$15,000.00 in your account earn the interest rate and resulting APY as shown to the right:	IR: 1.98% APY: 2:00%	IR: 3.92% APY: 4:00%
Daily balances over \$15,000.00 in your account earn the interest rate and resulting APY ranges as shown to the right depending on the accounts daily balance:	IR: 0.25% APY Range: 2.00% to 0.48%	IR: 0.25% APY Range: 4.00% to 0.74%
ATM Withdrawal Fee Refunds You will also receive reimbursements up to the aggregate total shown to the right for nationwide ATM withdrawal fees	\$15.00	\$15.00



Kasasa Cash Checking Account Disclaimer

incurred within your 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 Cash Account Qualifications <u>ARE NOT MET</u> during a monthly qualification cycle:		
Interest The entire daily balance in your account earns the interest rate and resulting APY as shown to the right:	IR: 0.05% APY 0.05%	IR: 0.05% APY 0.05%
ATM Withdrawal Fee Refunds No ATM withdrawal fees are earned or distributed	\$0	\$0

NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.

Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing/business day of the following statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$115,000.00 in your Kasasa Cash 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; 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. Fees may reduce earnings. You will automatically qualify for the account's rewards during your



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account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

- Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons, and other requirements apply.
- \$100.00 minimum deposit is required to open the account.
- Monthly Direct Deposit/ACH credit/ACH debit and e-statement enrollment via online banking is required.
- 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.
- 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.
- Advertised information and rewards are based on all account qualifications being met during each cycle period.

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

Member FDIC. **Trademarks:** Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.