

New Personal Deposit Accounts

IF YOU HAD	NEW PERSONAL ACCOUNT PRODUCT NAME WILL BE	PERSONAL DEPOSIT ACCOUNT DESCRIPTION	OTHER ACCOUNT DETAILS	MONTHLY SERVICE FEE	ABILITY TO WAIVE MONTHLY SERVICE FEE	MINIMUM BALANCE TO WAIVE MONTHLY SERVICE FEE
Regular Checking OR Relationship Checking	Simple Checking	<ul style="list-style-type: none"> Simplest account with no minimum average balance or monthly service fee. This account does not earn interest. 	\$100 minimum to open. Unlimited transactions.	\$0	N/A	N/A
Senior Checking OR Senior Checking with Interest	Reserve Checking	<ul style="list-style-type: none"> Account with special benefits for clients 55 and older with a low balance requirement to earn interest and does not have a monthly service fee. This account has tiered rates and starts to earn interest with a \$500 balance. 	\$100 minimum to open; Unlimited transactions; 55 or older in age. Free checks for life of account (1 at time), free paper statements, free stop payments, and half-price safe deposit box. Special benefits with \$500 minimum average balance.	\$0	N/A	N/A
Preferred Checking, Premium Plus Checking	Kasasa® CashReward Checking Earn 2.00% APY	<ul style="list-style-type: none"> Kasasa® CashReward is a special free checking account that has rewards if you qualify includes premium interest of 2.00% APY up to \$50,000, no monthly service fee, no minimum balance, and no penalties.* Rewards*: 2.00% APY up to \$50,000; 0.20% APY on balance over \$50,000 for blended range from 2.00%-0.80% APY; Up to \$25 ATM fee refunds. How to Qualify*: 12 debit card swipes; E-statement; 1 Direct Deposit or ACH. 	\$100 minimum to open.	\$0	N/A	N/A
	Kasasa® CashBack Checking Get 3.00% Cash Back	<ul style="list-style-type: none"> Kasasa® CashBack is a special free checking account that has rewards if you qualify includes 3.00% cash back, no monthly service fee, no minimum balance, and no penalties.* This account does not earn interest. Rewards*: 3.00% cash back; Up to \$7.50 cash back; Up to \$25 ATM fee refunds. How to Qualify*: 12 debit card swipes; E-statement; 1 Direct Deposit or ACH. 	\$100 minimum to open.	\$0	N/A	N/A
	Kasasa® CashReward Checking with Saver Earn 2.00% APY on Cash & 0.50% APY on Saver	<ul style="list-style-type: none"> Kasasa® CashReward is a special free checking account that has rewards if you qualify includes premium interest of 2.00% APY up to \$50,000, no monthly service fee, no minimum balance, and no penalties*. Saver is a free savings account that if you qualify includes premium interest of 0.50% APY up to \$50,000, no monthly service fee, no minimum balance, and no penalties.* These accounts have tiered rates and start to earn interest at 0.02% APY on all balances even if qualifications are not met. Rewards*: On CashReward, 2.00% APY up to \$50,000; 0.20% APY on balance over \$50,000 for blended range from 2.00%-0.80% APY; Up to \$25 ATM fee refunds. On Saver, 0.50% APY up to \$50,000; over \$50,000 earn 0.20% APY for blended range from 0.50%-0.26% APY. How to Qualify*: On CashReward, 12 debit card swipes; E-statement; 1 Direct Deposit or ACH. On Saver, qualify in Kasasa CashReward Checking. 	\$100 minimum to open.	\$0	N/A	N/A

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	Kasasa® CashBack Checking with Saver Get 3.00% Cash Back & 0.50% APY on Saver	<ul style="list-style-type: none"> • Kasasa® CashBack is a special free checking account that has rewards if you qualify includes 3.00% cash back, no monthly service fee, no minimum balance, and no penalties.* • Kasasa Saver is a free savings account that if you qualify includes premium interest of 0.50% APY up to \$25,000, no monthly service fee, no minimum balance, and no penalties². • The CashBack account does not earn interest. The Saver account has tiered rates and starts to earn interest at 0.02% APY on all balances even if qualifications are not met. • Rewards*: On CashBack, 3.00% cash back; Up to \$7.50 cash back; Up to \$25 ATM fee refunds. On Saver, 0.50% APY up to \$50,000; over \$50,000 earn 0.20% APY for blended range from 0.50%-0.26% APY. • How to Qualify: On CashBack, 12 debit card swipes; E-statement; 1 Direct Deposit or ACH. On Saver, qualify in Cash Back Checking. 	\$100 minimum to open.	\$0	N/A	N/A
Personal Money Market Under \$1,000,000	Premium Money Market	<ul style="list-style-type: none"> • Account to earn interest with a balance requirement and avoid a monthly service fee, have cash on hand, and some check writing ability. • This account has tiered rates and starts to earn interest with a \$1,000 balance. 	\$1,000 minimum to open.	\$15	Yes	\$1,000
Personal Money Market \$1,000,000 and up	PremiumPlus Money Market	<ul style="list-style-type: none"> • Account to earn premium interest with a higher balance requirement and avoid a monthly service, have cash on hand, and some check writing ability. • This account has tiered rates and starts to earn interest with a \$1,000 balance. 	\$100,000 minimum to open.	\$15	Yes	\$1,000
Personal Savings OR Start Smart Savings	Simple Savings	<ul style="list-style-type: none"> • Account to save money with no balance requirement to earn interest and have easy access to it should you need it. There is a low balance requirement to avoid a monthly service fee. • This account starts to earn interest with a \$100 balance. 	\$100 minimum to open. Minors under age 18 no monthly service charge until age 18.	\$5	Yes	\$100

DISCLOSURE: Member FDIC. IR=Interest Rate/APY = Annual Percentage Yield. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

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

Contact one of our bank service representatives for current rates, additional information, details, restrictions, processing limitations and enrollment instructions.

***SEE WEBSITE FOR COMPLETE KASASA ACCOUNTS DISCLOSURE.**