

## TRUTH-IN-SAVINGS DISCLOSURE KASASA CASH BACK

**Account Overview** - A free variable reward checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

**Purpose and expected use of accounts** – This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

TAB Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 3 consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A TAB Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

**Rate Information** – Kasasa Cash Back accounts do not earn interest on deposit balances. Rates and rewards 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. You will automatically qualify for the account's rewards during your account's first statement cycle.

**Effect of closing an account** - If you close the account before rewards are credited, you will forfeit the rewards.

**Minimum balance to open the account** – There is no minimum balance required to open the account.

**Qualifications to obtain the ATM fee reimbursements and cash back** – Reward Qualifications - To earn your rewards disclosed for your Kasasa Cash Back account, the following

enrollments must be in place and all transactions and activities must post and settle to your account during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH payment, or bill pay transaction
- At least 15 debit card purchases, each \$5.00 or more

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 \$5.00, 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" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of 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.

**Reward Information:**

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 1.00% cash back on debit card purchases that post and settle to the account during that cycle period. A maximum of 1 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$15.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back 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.

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

**When reward qualifications not met** – When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the Kasasa Cash account. Enrollment in E-Statements is a condition of this account. Limit of 1 account per Social Security Number (SSN). 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.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations,

processing limitations, cycle dates and enrollment instructions. Kasasa Cash is a trademark of Kasasa, Ltd., registered in the U.S.A.

**Cycle Date Information:**

The following dates apply to your Kasasa Cash Back account. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash Back account with these Monthly Qualification Cycle dates.

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 bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. 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.

Mo.	Yr.	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
Jan	2020	12/31/19	1/30/20	1/1/20	1/31/20
Feb	2020	1/31/20	2/27/20	2/1/20	2/29/20
Mar	2020	2/28/20	3/30/20	3/1/20	3/31/20
Apr	2020	3/31/20	4/29/20	4/1/20	4/30/20
May	2020	4/30/20	5/28/20	5/1/20	5/31/20
June	2020	5/29/20	6/29/20	6/1/20	6/30/20
July	2020	6/30/20	7/30/20	7/1/20	7/31/20

Aug	2020	7/31/20	8/28/20	8/1/20	8/31/20
Sept	2020	8/29/20	9/29/20	9/1/20	9/30/20
Oct	2020	9/30/20	10/29/20	10/1/20	10/31/20
Nov	2020	10/30/20	11/27/20	11/1/20	11/30/20
Dec	2020	11/28/20	12/30/20	12/1/20	12/31/20
Jan	2021	12/31/20	1/28/21	1/1/21	1/31/21
Feb	2021	1/29/21	2/25/21	2/1/21	2/28/21
Mar	2021	2/26/21	3/30/21	3/1/21	3/31/21
Apr	2021	3/31/21	4/29/21	4/1/21	4/30/21
May	2021	4/30/21	5/27/21	5/1/21	5/31/21
June	2021	5/28/21	6/29/21	6/1/21	6/30/21
July	2021	6/30/21	7/29/21	7/1/21	7/31/21
Aug	2021	7/30/21	8/30/21	8/1/21	8/31/21
Sept	2021	8/31/21	9/29/21	9/1/21	09/30/21

Oct	2021	9/30/21	10/28/21	10/1/21	10/31/21
Nov	2021	10/29/21	11/29/21	11/1/21	11/30/21
Dec	2021	11/30/21	12/30/21	12/1/21	12/31/21



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