Truth in Savings Disclosure

Terms following a \square apply only if checked.			
Acct: Kasasa Cash Back Saver	Acct #:	Date:	
The interest rate and annual percentage yield stat rate and yield information please call us at 508-865-		te printed above. If you v	vould like more current
This disclosure contains the rules which govern your used in this disclosure should be construed so that the			•
FIXED RATE The interest rate for your account is rate notice in writing. The interest rate and annual percentage yield f	% with an annual percentag . We will not decrease this for your account depend upon the a	s rate unless we first give	
We will not decrease these rates unless we first g	give you at least 30 days' notice in	writing.	
VARIABLE RATE The interest rate for your account is See prate and annual percentage yield may change. The interest rate and annual percentage yield for these tiers may change.	page 4 with an annual percentage for your account depend upon the a	,	⁴ . Your interest
Determination of Rate. At our discretion, we may change the interest The interest rate for your account	rate on your account.		
The fixed initial rate is not determined by this r The initial interest rate on your account	rule.		
Subsequent rates			
Frequency of Rate Change. We may change the interest rate on your accommodate your initial interest rate will not change. We may change the interest rate on your account.			thereafter.
Limitations on Rate Changes. The interest rate for your account will not The interest rate will not be less than The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	each %.	



Minimum Balance Red	quirements		
To Open the Account. Y	ou must deposit at least \$ 0.01	to open this account.	
To Avoid Imposition of F	ees.		
To avoid the imposition of t	he	you must meet	following requirements:
ΠA	of \$	will be imposed every	
if the balance in the acc	ount falls below \$	any day of the	
ΠA	of \$	will be imposed every	
if the average daily balar	nce for the	falls	below \$
= :	ce is calculated by adding the pr ne period. The period we use is	rincipal in the account for each day of the p	period and dividing that figure by
To avoid the imposition of t	· ho	Volument most	following requirements:
A	of \$	you must meet will be imposed for	rollowing requirements.
_		or payment out of your account) if the bal	ance in the account falls below
\$	any day of the	or payment out or your account, if the bar	ance in the account rails below
$\overset{\bullet}{\sqcap}_{A}$	of \$	will be imposed for	·
— **		or payment out of your account) if the ave	erage daily balance for the
transaction (minaratral)	•		erage daily balance is calculated
by adding the principal in	n the account for each day of th	ne period and dividing that figure by the nu	= :
The period we use is			, .
▼ - 014-1-4- AIP-			
X To Obtain the Annual Pe	_	0.01 in the account each	dov to obtain the disclosed appua
	minimum balance or \$	0.01 in the account each	day to obtain the disclosed annua
percentage yield.	minimum average daily balance	af É ta abtain th	a disaloged applied persontage
_	• ,	the principal in the account for each day of	e disclosed annual percentage
· · · · · ·	days in the period. The period v		the period and dividing that
Inguire by the number of	days in the period. The period v	ve use is	
To Maintain the Account	t.		
You must maintain a	minimum balance of \$	in the account each day.	If you do not maintain this
minimum balance, your	account may be frozen or close	d.	
You must maintain a	minimum average daily balance	of \$ in the accord	unt. If you do not maintain this
minimum average daily b	palance, your account may be fr	rozen or closed. The average daily balance	is calculated by adding the
principal in the account	for each day of the period and d	lividing that figure by the number of days i	n the period. The period we use is
	•		
Compounding and Cre	editina		
- John pounding and Cr	Janung		
Frequency. Interest Will		be compounded Monthly	

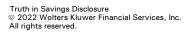
Interest will be credited to your account on the 25th of every month

Effect of Closing an Account. If you close your account before interest is credited, you will accrued interest.

receive the



Balance Computation	Method	
Daily Balance Method. W		o calculate the interest on your account. This method applies a daily
applies a periodic rate to the	e average daily balance in the acco	balance method to calculate interest on your account. This method ount for the period. The average daily balance is calculated by adding the 19 g that figure by the number of days in the period. The period we use is
Accrual of Interest on	Noncash Deposits	
Interest begins to accrue		e receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (for example, checks).	
Bonuses		
You will as a bonus of \$ To earn the bonus,	. You must main to obtain the bonus.	ntain a minimum
Transaction Limitation	os.	
The minimum amount you The minimum amount you During any withdrawals or transfers to	ou may deposit is \$ ou may withdraw is \$ another account of yours or to a t	
You may only make You may only make You may only make	deposits into your account ea ATM preauthorized transfers	ach statement cycle. your account each statement cycle. your account each statement cycle.



Additional Terms

The corresponding interest rate is based on your account balance according to the following Kasasa Savers Savings tiers listed below:

Balance	Annual Percentage Yield (APY)	Interest Rate
UNDER \$250,000.01	2.00%	1.98%
\$250,000.01 AND ABOVE	.25%	.25%

When Kasasa Cash qualifications are not met, Kasasa Saver all balances earn 0.05% APY. See the attached Kasasa Cash Saver Disclaimer for additional terms and conditions for this account.

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