

Kasasa Cash Checking with Saver 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 must post and settle to the account during the Monthly Qualification Cycle in order to earn the rewards: Have at least 1 direct deposit or ACH transaction, have at least 12 PIN-based or signature based debit card purchases post and settle, and be enrolled in and agree to receive monthly e-statements. 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 or credit 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) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Monthly statement cycle is not the same as monthly qualification cycle. **Reward Information:** When your Kasasa Cash Saver account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$25,000 receive APY of 1.76%; and balances over \$25,000 earn 0.40% interest rate on the portion of balance over \$25,000, resulting in a range from 0.40% to 1.76% APY depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$25.00 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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 Saver account qualifications are met during a Monthly Qualification Cycle, you will receive the following rewards will be distributed to your account(s) on the 25th of each month of the current statement cycle. **Kasasa Saver:** Balances up to \$250,000 receive APY of 0.50%; and balances over \$250,000 earn 0.25% interest rate on the portion of balance over \$250,000, resulting in a range from 0.25%% to 0.50% APY depending on the account's balance. When Kasasa Cash qualifications are not met, Kasasa Saver: All balances earn 0.05% APY and ATM withdrawal fees are not refunded. Kasasa Cash: All balances earn a non-compounding APY* of 0.05% and ATM withdrawal fees are not refunded. *When linked to the Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs. APY = Annual Percentage Yield. APYs accurate as of 9/1/2021. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Enrollment in electronic banking, maintain a valid email address on record with Millbury National Bank, and monthly receipt of electronic statements are conditions of this account. No Limit on number of accounts. A Kasasa Cash account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this account. Account not to be used for commercial purposes. Contact one of our bank service representatives at 508-865-9521 for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

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