

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 purchases must be at least \$1. 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" means the current statement cycle. Contact one of our branch service representatives for specific Statement Cycle dates or see our website at www.bankflinthills.com

Reward Information:

	Level 1 Rewards	Level 2 Rewards
When Your Kasasa Cash Account Qualifications ARE MET During A Monthly Qualification Cycle:		
<ul style="list-style-type: none"> • Interest <ul style="list-style-type: none"> ○ Daily balances up to and including \$15,000 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%
<ul style="list-style-type: none"> ○ Daily balances over \$15,000 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%

<ul style="list-style-type: none"> • ATM Withdrawal Fee Refunds: <ul style="list-style-type: none"> ○ You will also receive reimbursements up to the aggregate total shown to the right for nationwide ATM withdrawal fees 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. 	\$15	\$15
When Your Kasasa Cash Account Qualifications ARE NOT MET During A Monthly Qualification Cycle:		
<ul style="list-style-type: none"> • Interest <ul style="list-style-type: none"> ○ 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%
<ul style="list-style-type: none"> • ATM Withdrawal Fee Refunds: <ul style="list-style-type: none"> ○ No ATM withdrawal fees are earned or distributed 	\$0	\$0

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 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 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 minimum deposit is required to open the account. See accompanying Fee schedule for fees that may apply to this account. 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 one 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. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.