

Kasasa Tunes Checking Account Disclaimer

Bonus Information:

- As a bonus to individuals who open and fund a new Kasasa Tunes account, our bank will refund up to an aggregate total of \$20.00 (which includes any applicable taxes) for any iTunes, Amazon.com, or Google Play purchases made with your Kasasa Tunes debit card that post and settle to the account within the first 60 calendar days after your account is opened.
- This refund will be credited to your account on the first processing/business day of the following statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$20.00 posts and settles to your account.
- Any portion of this bonus that is not used within the stated time period will be forfeited.
- \$100.00 minimum deposit is required to open the account.
- Limit one (1) account(s) per person and one account opening bonus per account per calendar year.
- If your Kasasa Tunes account is closed within 12 months of account opening, we will deduct the account opening bonus at closing.
- Account opening bonus will not be paid if accountholder switches into a Kasasa Tunes account from another account that offered an account opening incentive to open the initial account.

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 activities do not count toward earning account rewards: transfers between accounts, PIN-based, signature-based debit card purchases less than \$1.00, 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" is not the same as the current statement cycle.

Please visit our website at bankflinthills.com or call 785-456-2221 to contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"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. Please visit our website at bankflinthills.com or call 785-456-2221 to contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When your Kasasa Tunes account qualifications are met during a Monthly Qualification Cycle, you will receive up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends.

You will receive reimbursements up to an aggregate total of \$15.00 for nationwide ATM withdrawal fees incurred within your Kasasa Tunes 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. NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.

When your Kasasa Tunes account qualifications are not met, iTunes, Amazon.com, and Google Play purchases and ATM withdrawal fees are not refunded.

iTunes, Amazon.com and Google Play purchase reimbursements and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Tunes account on the first processing/business day of the following statement cycle.

Rates, rewards, and bonuses, if any, 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.

Additional Information:

- Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons, and other requirements apply.
- \$100.00 minimum deposit is required to open the account.
- Monthly Direct Deposit/ACH credit/ACH debit and e-statement enrollment via online banking is required.
- 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 (1) account(s) per person.
- 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.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates, and enrollment instructions.

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