

TRUTH-IN-SAVINGS DISCLOSURE

KASASA CASH WITH KASASA SAVER

Purpose and expected use of accounts – The Kasasa Cash 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 Kasasa Cash 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 Kasasa Cash 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. 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 with Kasasa Saver account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash account and only the Kasasa Cash terms and conditions will apply.

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your accounts at any time.

Determination of rate – At our discretion, we may change the interest rate on your accounts.

Compounding and crediting frequency – Interest will be compounded on a monthly basis. Interest will be credited to your accounts on the last day of the current statement cycle. Interest earned in the Kasasa Cash account will automatically transfer to the Kasasa Saver account within one day.

Effect of closing an account - If you close your account(s) before the interest is credited, you will not receive the accrued interest.

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

Qualifications to obtain the ATM fee reimbursements and reward annual percentage yield disclosed – Reward Qualifications - To earn ATM fee reimbursements and the reward annual percentage yield disclosed for your Kasasa Cash and Kasasa Saver accounts, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash 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 Kasasa Cash 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.

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

Nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle.

When reward qualifications not met – When your Kasasa Cash qualifications are not met you will earn the base annual percentage yield disclosed for your Kasasa Cash and Kasasa Saver accounts and ATM withdrawal fees are not refunded.

Average daily balance computation method – We use the average daily balance method to calculate the interest on your Kasasa Cash and Kasasa Saver accounts. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding

the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Additional Information - APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$50,000 + \$100,000 in your Kasasa Cash account and 100,000 + \$100,000 in your Kasasa Saver 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 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. If the account is closed before rewards are credited, you will forfeit the rewards.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the Kasasa Cash account. No minimum deposit is required to open the Kasasa Saver account. Enrollment in E-Statements is a condition of these accounts. Limit of 1 account per Social Security Number (SSN). There are no recurring monthly maintenance charges or fees to open or close these accounts. These accounts are not to be used for commercial purposes. If the accounts are closed, you will forfeit any rewards that have not been credited to your accounts. A Kasasa Cash account is required to have a Kasasa Saver account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

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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 account, any optional add-on products / services associated with this account will also be terminated at the same time.

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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.



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