

Kasasa® Cash Checking/Kasasa® Saver Checking Enrollment in Online-Banking with receipt of electronic statements is required to open and maintain a Kasasa® branded account at Family Savings CU. *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 to qualify for the account's rewards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle. REWARDS: When your Kasasa® Cash Checking account qualifications are met during a Monthly Qualification Cycle, (1) Balances up to \$15,000 receive APY of 2.50%; and balances over \$15,000 earn 0.50% interest rate on the portion of balance over \$15,000, resulting in a range from 2.5% to 0.76% APY depending on the account's balance. When Kasasa® Cash qualifications are not met, all balances in the account earn 0.05% APY. Dividends will be credited to your Kasasa® Cash account on the last day of statement cycle. APY = Annual Percentage Yield. APYs accurate as of 01/31/2018.

APY calculations are based on an assumed total account balance of \$15,000 plus \$100,000 to be shown as a single figure (i.e. \$115,000). Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$25 minimum deposit is required to open the checking account. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Qualifications: Having 10 (ten) Debit card signature or POS transactions post and settle to the account during the qualification cycle, receipt of statements/edocuments and a valid email address on file are conditions of this account. The following activities *do not count* toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants as ATM or Bill Pay transactions and purchases made with non-Family Savings issued debit cards. This account is not to be used for commercial purposes and there is a limit of 1 (one) account per social security number. There are no recurring monthly service charges or fees to open or close this account. Contact a Family Savings CU service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Kasasa® and Kasasa® Cash are trademarks of BancVue, Ltd., registered in the U.S.A. **Federally insured by NCUA.**