

**SPECIFIC TERMS APPLICABLE TO YOUR
KASASA SAVER ACCOUNT**

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Additional Information. In order to earn dividends at the disclosed rate and be eligible to have any reimbursed domestic ATM fees (earned under Your Kasasa Cash Checking or Kasasa Cash Back Checking Account) credited to this Account, during each monthly qualification cycle You must: (a) have at least 10 debit card transaction for Kasasa Cash Checking or 12 debit card transactions for Kasasa Cash Back Checking of \$5.00 or more (PIN or signature based) using Your VISA Debit Card (that post and clear Your Account as evidenced by Your monthly statement); (b) consent to receive Your periodic statements electronically; (c) have one direct deposit or ACH transaction; and (d) enroll in and log into Your Online or Mobile Banking account.

Each qualification cycle will begin on the last business day of the preceding month, and end on the last business day of the current month ("qualification cycle"). Reimbursement of Domestic ATM fees (earned under a Kasasa Cash Checking or Kasasa Cash Back Checking Account) incurred will be posted to Your Account on the last day of the statement cycle, subject to Your meeting the qualifying criteria during the Qualification Cycle.

This Account may be subject to closure or converted to a regular Savings Account if: (i) Your linked Kasasa Cash or Kasasa Cash Back Account is not used as Your primary day-to-day checking Account; or (ii) You only make the minimum debit card transaction purchases from Your Kasasa Cash or Kasasa Cash Back Account.

**SPECIFIC TERMS APPLICABLE TO YOUR
KASASA CASH CHECKING ACCOUNT**

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitations apply to this Account.

Additional Information. In order to earn the disclosed APY and be reimbursed for domestic ATM fees incurred, during each dividend period You must: (a) have at least 10 debit card transaction (PIN or signature based) of \$5.00 or more using Your VISA Debit Card (that post and clear Your Account as evidenced by Your monthly statement); (b) consent to receive Your periodic statements electronically; (c) have one direct deposit or ACH transaction; and (d) enroll in and log into Your Online or Mobile Banking account.

Each qualification cycle will begin on the last business day of the preceding month, and end on the business day that immediately precedes the last business day of the current month ("qualification cycle"). Domestic ATM fees incurred during each qualification cycle will be reimbursed up to a total of \$25.00, if qualifications are met within monthly qualification cycle.

This Account may be subject to closure if Your Account is not used as Your primary day-to-day checking Account or You only make the minimum debit card transaction purchases from Your checking Account.

**SPECIFIC TERMS APPLICABLE TO YOUR
KASASA CASH BACK CHECKING ACCOUNT**

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitations apply to this Account.

Additional Information. In order to earn cash back on PIN or signature based debit card transactions using Your Visa Debit Card and be reimbursed for domestic ATM fees incurred, during each monthly qualification cycle You must: (a) have at least 12 debit card transactions (PIN or signature based) using Your VISA Debit Card (that post and clear Your Account as evidenced by Your monthly statement); (b) consent to receive Your periodic statements electronically; (c) have one direct deposit or ACH transaction; and (d) enroll in and log into Your Online or Mobile Banking account.

Each qualification cycle will begin on the last business day of the preceding month, and end on the last business day of the current month ("qualification cycle"). Cash back credits will be earned at the rate of 5.00% of qualifying purchases, up to a total of \$10.00 per monthly qualification cycle. Domestic ATM fees incurred during each qualification cycle will be reimbursed up to a total of \$25.00, if qualifications are met within monthly qualification cycle.

This Account may be subject to closure if Your Account is not used as Your primary day-to-day checking Account or You only make the minimum debit card transaction purchases from Your checking Account.

**SPECIFIC TERMS APPLICABLE TO YOUR
IN CONTROL CHECKING ACCOUNT**

Fixed Rate Information. This Account is subject to a Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitations apply to this Account.

Additional Information. In order to avoid a fee, You must: (a) make at least 8 debit card purchases (that post and clear Your Account as evidenced by Your monthly statement); or (b) consent to receive Your periodic statements electronically.