



## Kasasa Saver – Cash Back Disclosure

No minimum deposit is required to open the Kasasa Saver account. There are no recurring monthly maintenance charges or fees to open or close this account. A Kasasa Saver account is required to be linked to your Kasasa Cash Back checking account.

Limit (2) two Kasasa checking accounts per Social Security

Kasasa Cash Back account qualifications to obtain rewards are: enrollment in eStatements, log in to your online banking or mobile banking one (1) time per month, use your debit card that is associated with your ACU Kasasa Cash Back account a minimum of 15 times with a minimum \$5 purchase or more per transaction. Account transactions and activities may take one (1) 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. "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.

When your Kasasa Cash Back account qualifications are met during a monthly qualification cycle, the following rewards will be distributed to your Kasasa Saver account on the last day of the current statement cycle:

- (1) Receive APY of 1.75% on balances up to \$75,000.00
- (2) 0.89% to 1.75% APY on balances over \$75,000.00 depending on the account's balance
- (3) 0.01% APY on the average daily balance if qualifications are not met

Kasasa Cash Back checking reward Information:

- (1) Receive 3.00% cash back on purchases up to a total of \$300.00 when you use your debit card that is associated with your ACU Kasasa Cash Back account. A maximum of \$9.00 cash back may be earned per monthly qualification cycle.
- (2) Receive reimbursements for an unlimited number of nationwide ATM fees incurred during the monthly qualification cycle in which you qualified. (maximum \$4.99 per single transaction).

When Kasasa Cash Back qualifications are not met, cash back payments on purchases are not paid and ATM fees are not refunded.

APY = Annual Percentage Yield. APYs are accurate as of 11/01/2022. Rates and rewards are variable and may change after the account is opened. Fees may reduce earnings. Refer to our Fee Schedule to see what fees could apply to your account.

Contact one of ACU's service representatives for additional information, details, restrictions, processing limitations and enrollment instructions.

Federally insured by NCUA. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.