



KASASA®

**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: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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.

The following must post and settle to the account during the Monthly Qualification Cycle in order to earn the rewards: Have at least one (1) ACH Debit/Credit transaction, have at least 12 PIN-based or signature based debit card purchases post and settle, be enrolled in and agree to receive monthly e-statements and access online bank at least once a month. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

See our website [Centralccu.com](http://Centralccu.com) or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the account holder's account. See our website [Centralccu.com](http://Centralccu.com) or contact one of our branch service representatives for specific Statement Cycle dates.

### **Reward Information:**

Depending on which Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

**Kasasa Cash:** daily balances up to and including \$7,500 receive an APY of 3.00%; and daily balances over \$7,500 earn a dividend rate of 0.25% on the portion of the daily balance over \$7,500, resulting in a range from 0.25% to 3.00% APY depending on the account's daily balance.

**Kasasa Cash Back:** you will receive 4.00% cash back on up to a total of \$200.00 (PIN-based/signature-based) debit card purchases that post and settle to the account during the Monthly Qualification Cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25.00 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees incurred within your Kasasa Cash or Kasasa Cash Back 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.

Depending on your Kasasa account, when your qualifications are not met, cash back payments are not made, nationwide ATM withdrawal fees are not reimbursed.

**Kasasa Cash:** the entire daily balance in the Kasasa Cash account earns 0.05% APY.

Dividends will be credited to your Kasasa Cash account on the first processing/business day of the following statement cycle.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the first processing/business day of the following statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 02/10/2020.

APY calculations are based on an assumed balance of \$7,500 + \$100,000 in your Kasasa Cash 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. Fees may reduce earnings.

**Additional Information:**

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open the account.

Monthly electronic ACH credit/debit, enrollment in online banking, monthly access online banking and e-Statements are conditions of these accounts.

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 Social Security Number.

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 credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA. Your Savings Insured Up To \$250,000 Per Account.

**Trademarks:**

Kasasa, Kasasa Cash and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.