

Kasasa Rewards Disclaimer

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, payment transactions and purchases made with debit cards not issued by My Community FCU. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: Kasasa Cash: Balances up to \$10,000 receive APY of 2.50%; and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 2.50% to 0.25% APY* depending on the account's balance. Kasasa Cash Back: 2.50% cash back on up to a total of \$300.00 PIN-based/signature-based debit card purchases (maximum of \$7.50 cash back may be earned per Monthly Qualification Cycle). Kasasa Tunes: Sign Up Bonus- When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$20.00 (which includes any applicable taxes) for iTunes, Amazon.com, Google Play purchases made with your My Community Kasasa Tunes debit card that post and settle to your account during the first 30 calendar days after your account is open. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. No minimum balance is required to obtain this bonus. When Kasasa Tunes qualifications are met during a Monthly Qualifying Cycle, you will earn up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com, or Google Play purchases. In order to be refunded, iTunes, Amazon.com, or Google Play purchases must be made with your My Community Kasasa Tunes debit card and must post and settle to your account no more than 1 day prior to the Monthly Qualification Cycle in which you qualified ends. iTunes is a registered trademark of Apple Inc. Amazon is a registered trademark of Amazon.com. Google Play is a registered trademark of Google Inc., Apple Inc., Amazon.com and Google Inc. are not participants in or sponsors of this program. Kasasa Saver: (if linked to a Kasasa Cash or Kasasa Cash Back account): Balances up to \$10,000 in your Kasasa Saver account receive an APY* of 0.50% and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 0.50% to 0.25% APY* depending on the account's balance. ATM Fee Refunds: you will receive reimbursements up to \$30 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When your Kasasa account qualifications are not met all balances in a Kasasa Cash account earn 0.05% APY*; all balances in a Kasasa Saver account earn 0.05% APY*; cash back payments are not made, and ATM fees are not reimbursed. Automatic transfer from Kasasa Cash to Kasasa Saver occurs within one day and may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs. When linked to the Kasasa Saver account, the dividends earned within the linked Kasasa Cash account do not compound since it is automatically transferred to the Kasasa Saver account. Due to non-compounding, the actual dividend amount transferred from the Kasasa Cash account to the Kasasa Saver account may be less than the advertised Kasasa Cash APY*, if the advertised APY* is represented without a linked Kasasa Saver account. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly Direct Deposit/ACH credit, enrollment in electronic services, and log-ons are a condition of these accounts and required to meet all of the account's qualifications. Limit 1 account(s) per individual taxpayer identification number. All rewards, cash back, and ATM reimbursements will be credited to the appropriate Kasasa account on the

last day of the current statement cycle. A minimum opening deposit of \$25 is required for Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts. A minimum of \$5 deposit is required to open a Kasasa Saver account. There are no recurring monthly service charges or fees to open or close this account. A Kasasa Cash or Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Kasasa, Kasasa Cash, Kasasa Cash Back, Kasasa Tunes, and Kasasa Saver are trademarks of BancVue, Ltd., registered in the U.S.A. *APY = Annual Percentage Yield APYs accurate as of: 08/05/2015. Rates and rewards are variable and may change after account is opened.