

Kasasa Saver® When Linked To Either Kasasa Cash® or Kasasa Cash Back® - Truth in Savings Disclosure

This disclosure contains the rules that govern your Kasasa Saver deposit account as of February 8, 2016 when it is linked to either a Kasasa Cash or Kasasa Cash Back account. Please refer to both this AND the corresponding Kasasa Cash or Kasasa Cash Back Truth In Savings disclosure to ensure you have all of the information that is associated with your accounts.

- **Kasasa Saver Account Overview:** Kasasa Saver® is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash or Kasasa Cash Back checking account during each Monthly Qualification Cycle.
- **Kasasa Saver Interest Rate & Annual Percentage Yield (APY)**

- **Compounding & Crediting Within Kasasa Saver Account:**

Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the Statement Cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the Business Day you deposit noncash items (for example, checks).

“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 5Star Bank provides a summary of the financial activities and transactions that post and settle to the accountholder’s account.

- **Balance Computation Method for Kasasa Saver Account:**

We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

- **Interest Rate & Annual Percentage Yield:** The interest rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either Kasasa Cash or a Kasasa Cash Back account is documented below. Please refer to the appropriate Kasasa Cash or Kasasa Cash Back Truth In Savings Disclosure for specific account qualification information.
 - **Kasasa Saver:** When your linked Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle an interest rate of 0.75% will be paid on the portion of your daily balance that is less than \$50,000 and the annual percentage yield for this tier is 0.75%. An interest rate of 0.15% will be paid on the portion of your

daily balance that is greater than \$50,000 resulting in annual percentage yield for this tier ranging from 0.35% to 0.75%, depending on the account's balance. *

If your linked Kasasa Cash or Kasasa Cash Back account qualifications are not met all balances in your Kasasa Saver account earn an interest rate of 0.01% with an annual percentage yield of 0.01%.

Interest will be credited to your Kasasa Saver account on the last day of current Statement Cycle.

- **Kasasa Cash When Linked To Kasasa Saver:** When linked to Kasasa Saver, and your Kasasa Cash account's qualifications are met during a Monthly Qualification Cycle, interest rate of 1.99% will be paid on the portion of your daily balance in your Kasasa Cash account that is less than \$25,000 and the non-compounding annual percentage yield* for this tier is 2.00%. An interest rate of 0.15% will be paid on the portion of your daily balance in your Kasasa Cash account that is greater than \$50,000 resulting in non-compounding annual percentage yield for this tier ranging from 0.52% to 2.00%, depending on the account's balance.*

If your Kasasa Cash account qualifications are not met, all balances in your Kasasa Cash account the interest rate paid on the entire balance will be 0.01% with a non-compounding annual percentage yield of 0.01% and ATM fees are not refunded. Actual interest amount paid may be less than advertised Kasasa Cash APY if represented without a linked Kasasa Saver account because of non-compounding.

Interest (and ATM fee reimbursements) will be credited to your Kasasa Cash account on the last day of current Statement Cycle and are automatically transferred to the linked Kasasa Saver account within one day. *Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

* For Example: APY = Annual Percentage Yield. APY calculations for Kasasa Cash are based on an assumed total account balance of \$25,000 plus \$100,000. APY calculations for Kasasa Saver are based on an assumed total account balance of \$50,000 plus \$100,000. 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.

- **Additional Information Regarding Your Kasasa Saver Account**

- **Linked Accounts:** You must have linked Kasasa Cash or a linked Kasasa Cash Back account in order to open a Kasasa Saver account, and the Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash or your Kasasa Cash Back account, your Kasasa Saver account will be closed as well. When linked to Kasasa Saver, cash back payments and ATM fee reimbursements earned within the Kasasa Cash Back account are credited directly to the Kasasa Saver account on the last day of current Statement Cycle
- The number of transfers from Kasasa Saver to another account in your name or withdrawals that you make in-person, by mail or at an ATM are unlimited. Also, withdrawals made by telephone via check mailed to you and transfers *into* Kasasa Saver are unlimited. During each Statement Cycle, you may also make up to six transfers or withdrawals in the aggregate including transfers or withdrawals to another account in your name at the this financial institution or to a third party via pre-authorized transfers or withdrawals, telephone banking (including fax) and online banking service. Included in the aggregate six transfers or withdrawals are transfers to a third party, if made by check, or at point of sale terminals using your ATM or debit card. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.
- **Minimum Deposit, Use & Number of Accounts:** No minimum deposit is required to open the Kasasa Saver account and no minimum balance is required to qualify for the account's rewards. This account is not to be used for commercial purposes and there is a limit of 1 Kasasa Saver account per social security number.
- **Fees:** There are no fees to open or close a Kasasa Saver account. There are no recurring monthly service charges associated with this account. See accompanying schedule of Consumer Fees and Charges for fees that may apply to this account.
- **More Details:** Enrollment in electronic services (e.g. online banking, electronic statements,) may be required to meet some of the Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account's qualifications. Contact a 5Star Bank service representative for additional information, details and enrollment instructions. Member FDIC
- **Trademarks:** Kasasa Saver, Kasasa Cash and Kasasa Cash Back are trademarks of BancVue, Ltd., registered in the U.S.A.