

Kasasa Cash® Disclosure

This disclosure contains the rules that govern your Kasasa Cash account. Please refer to this AND the Truth in Savings and Rate and Fee Schedule to ensure you have all the information that is associated with your account.

Account Overview

Kasasa Cash® is a free, variable, blended rate share draft/checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles. 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.

Purpose and Expected Use of Account

This Kasasa Cash account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time-period particularly near the end of a Monthly Qualification Cycle *are not* considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

New Dimensions Federal Credit Union (NDFCU) reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion to meet their monthly qualifications may have their accounts converted to a different type of share draft account or closed altogether.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. The remaining balance, if applicable, will be transferred to your Primary Share account. Upon termination of your Kasasa Cash account, any optional add-on products or services associated with this account will also be terminated at the same time.

Qualifications

To earn your rewards just do the following transactions and activities in your Kasasa Cash account during each Monthly Qualification Cycle:

- Have at least one (1) ACH credit or debit transaction post and settle
- Have at least twelve (12) debit card purchases, each equal to or greater than \$2.00 post and settle
- Be enrolled in and agree to receive e-Statements

For clarity, to count as a qualifying transaction for earning the account rewards, debit card purchases must be equal to or greater than \$2.00. Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.

The following activities do not count toward earning account rewards:

- ATM-processed transactions,
- Transfers between accounts,
- Debit card purchases less than \$2.00,
- Debit card purchases processed by merchants and received by our credit union as ATM transactions,
- 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 earning account rewards.

Rewards

When Kasasa Cash qualifications are met during a Monthly Qualification Cycle, (a) the dividend rate for Tier 1 will be paid on the portion of your average daily balance that is less than or equal to \$15,000. The dividend rate for Tier 2 will be paid on the portion of your average daily balance that is greater than \$15,000, as well as

(b) reimbursements up to an aggregate total of \$20.00 (max. \$5.00 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.01 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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.

When your Kasasa Cash account qualifications are not met, the dividend rate paid on all balances in your Kasasa Cash account will be the Base Rate and ATM fees are not refunded.

Dividends and ATM fee reimbursements will be credited to the account on the last day of the current Statement Cycle

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

No minimum deposit is required to open the account. This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number. Accountholders must be 18 years of age or older. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying Rate and Fee Schedule for fees that may apply to this account. Enrollment in electronic statements is required to meet some of this account's qualifications. Contact a NDFCU service representative for additional information, details and enrollment instructions.

Federally insured by NCUA.

Kasasa Cash is a trademark of Kasasa, Ltd., registered in the U.S.A.