

Kasasa Cash® With Kasasa Saver®

This disclosure contains the rules that govern your Kasasa Cash account when paired with Kasasa Saver. 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 accounts.

Account Overviews

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.

Kasasa Saver® is a free, variable, blended rate, deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.

Purpose & Use Expectations

The Kasasa Cash account that is linked to Kasasa Saver is intended to be the accountholder's primary share draft 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 Kasasa Cash 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. The linked Kasasa Saver will also be closed if the Kasasa Cash account is converted or closed.

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 or Kasasa Saver account, any optional add-on products or services associated with these accounts 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 debit or credit 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's 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, Kasasa Cash: (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.

Kasasa Saver: The dividend rate for Tier 1 will be paid on the portion of your average daily balance that is less than or equal to \$25,000. The dividend rate for Tier 2 will be paid on the portion of your average daily balance that is greater than \$25,000.

When your Kasasa Cash qualifications are not met,

Kasasa Cash: The dividend rate paid on the entire balance will be the Base Rate and ATM fees are not refunded.

Kasasa Saver: The dividend rate paid on the entire balance will be the Base Rate.

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.

Dividends and ATM fee reimbursements will be credited to the appropriate account on the last day of current Statement Cycle and all Kasasa Cash rewards are automatically transferred to the linked Kasasa Saver account within one day.

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 accounts. You must have a Kasasa Cash account to open a Kasasa Saver, and the Kasasa Cash account must remain open throughout the period that you hold the Kasasa Saver. If you or we close your Kasasa Cash account, your Kasasa Saver will be closed as well.

Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our credit union or to (b) a third party or an account of the same depositor at another institution, if made by preauthorized transfer, automatic transfer, telephone, fax, or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another institution made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver to repay loans at our credit union or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated

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.

Overdraft Protection

NDFCU offers optional overdraft protection plans to protect you from overdrafts and declined transactions. Fees are described in the Rate and Fee Schedule for NSF, Overdraft Privilege, and Overdraft Protection. See the Membership Agreement and Disclosures and Share Draft Agreement with Limited Overdraft Transfer Clause for overdraft protection options and details.

Federally insured by NCUA.

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