

Kasasa Saver “Rider” When Linked to Either Kasasa Cash or Kasasa Cash Back

This disclosure contains the rules that govern your Kasasa Saver share account when it is linked to either a Kasasa Cash or Kasasa Cash Back account. Please refer to this AND the corresponding Kasasa Cash or Kasasa Cash Back disclosure AND Truth in Savings and Rate and Fee Schedule to ensure you have all the information that is associated with your accounts.

Kasasa Saver Account Overview

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

Kasasa Saver

When your linked Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle 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. If your linked Kasasa Cash or Kasasa Cash Back account qualifications are not met, all balances in your Kasasa Saver account earn the Base Rate.

Dividends 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 qualifications are met during a Monthly Qualification Cycle, the dividend rate for Tier 1 will be paid on the portion of your average daily balance in your Kasasa Cash account 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 in your Kasasa Cash account that is greater than \$15,000. If 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 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.

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 a linked Kasasa Cash or a linked Kasasa Cash Back account 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. If 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.

Account Limitations for Kasasa Saver: Transfers or withdrawals from a Kasasa Saver to

- (a) another account of the same depositor at our institution or to
- (b) a third party or an account of the same depositor at another bank, 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 bank 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 account to repay loans at our institution 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.

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 one (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 Rate and Fee Schedule for fees that may apply to this account.

More Details: Enrollment in electronic statements is required to meet some of the Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account qualifications. Contact a NDFCU service representative for additional information, details and enrollment instructions.

Federally insured by NCUA.

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