

# Citizens Savings Bank

## Kasasa Cash<sup>®</sup> + Saver<sup>®</sup>

This disclosure contains the rules that govern your deposit account.

Account Description	
<b>Kasasa Cash<sup>®</sup>:</b>	A free, variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications (see qualification section) during the account's Monthly Qualification Cycles.
<b>Kasasa Saver<sup>®</sup>:</b>	A free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications (see qualification section) associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.
Citizens Savings Bank Expectations	
<b>Purpose &amp; Expected Use:</b>	<p>The Kasasa Cash account that is linked to Kasasa Saver 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.</p> <p>Commensurate with the spending activities identified above, we expect the attached 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. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle period would not be considered by our institution as 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.</p> <p>Citizens Savings Bank reserves the right to determine if the attached Kasasa Cash 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 in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use. The linked Kasasa Saver account will also be closed if the Kasasa Cash account is converted or closed.</p> <p>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.</p> <p>A Citizens Savings Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash or Kasasa Saver account, any optional add-on products / services associated with these accounts will also be terminated at the same time.</p>
Interest Rate & Annual Percentage Yield	
<b>Compounding &amp; Crediting:</b>	Interest will be compounded on a daily basis. Interest will be credited to your account on the last day of the current 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, June 19, 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, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.
<b>Balance Computation Method:</b>	We use the daily balance method to calculate the interest on your account. The daily balance method applies a periodic rate to the principal balance each day for the period. The period we use is the Statement Cycle.

<p><b>Interest Rate &amp; Annual Percentage Yield:</b></p>	<p>When Kasasa Cash qualifications are met during a Monthly Qualification Cycle,</p> <ul style="list-style-type: none"> <li>• Kasasa Cash: An interest rate of 1.19% will be paid on the portion of your daily balance up to \$20,000 and the non-compounding annual percentage yield* for this tier is 1.20%. An interest rate of 0.05% will be paid on the portion of your daily balance that is greater than \$20,000.01 resulting in non-compounding annual percentage yield for this tier ranging from 1.19% to 0.28% depending on the account's balance and</li> <li>• Kasasa Saver: An interest rate of 0.20% will be paid on the portion of your daily balance that is up to \$50,000 and the annual percentage yield for this tier is 0.20%. An interest rate of 0.05% will be paid on the portion of your daily balance that is greater than \$50,000.01 resulting in annual percentage yield for this tier ranging from 0.20 % to 0.13</li> </ul> <p>When Kasasa Cash qualifications are not met,</p> <ul style="list-style-type: none"> <li>• Kasasa Cash: 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.</li> <li>• Kasasa Saver: the interest rate paid on the entire balance will be 0.01 % with an annual percentage yield of 0.01% and ATM fees are not refunded.</li> </ul> <p>* Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account. The advertised Kasasa cash APY is based on a compounding dividend. Dividend earned in Kasasa Cash is automatically transferred to Kasasa Saver each statement cycle and does not compound. Actual dividend amount paid may be less than the advertised Kasasa APY. The Kasasa Saver APY's may be less than the Kasasa Cash APY's</p>	
<p><b>Qualifications:</b></p>	<p>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.</p> <p>To earn your rewards all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> <li>• Have at least 12 PIN-based or signature-based debit card purchases, post and settle</li> <li>• Be enrolled in and agree to receive e-Statements</li> <li>• Be enrolled in and log into online or Mobile banking at least once (1) a month</li> </ul> <p>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 processed by merchants and received by Citizens Savings Bank as ATM transactions, transactions, non-retail payment transactions and purchases made with non- Citizens Savings Bank issued debit cards. "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. "Statement Cycle" means the period of time for which Citizens Savings Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.</p>	
<p>Account Rewards</p>		
<p><b>Rewards</b></p>	<p><b>If Qualifications Are Met During Monthly Qualification Cycle</b></p>	<p><b>If Qualification Are NOT Met During Monthly Qualification Cycle</b></p>
<p><b>Interest / Dividends:</b></p>	<p>• Kasasa Cash; (1) An interest rate of 1.19% will be paid on the portion of your daily balance that is up to \$20,000 and the non-compounding annual percentage yield* for this tier is 1.20%. An interest rate of 0.05% will be paid on the portion of your daily balance that is greater than \$20,000.01 resulting in non-compounding annual percentage yield for this tier ranging from 1.19 % to 0.28 % depending on the account's balance and</p>	<p>All balances in your Kasasa Cash account earn an interest rate of 0.01% with a non-compounding annual percentage yield of 0.01% and</p>

<b>ATM Fee Refunds:</b>	<ul style="list-style-type: none"> <li>• KasasaSaver:(2) An interest rate of 0.20 % will be paid on the portion of your daily balance that is up to \$50,000 and the annual percentage yield for this tier is 0.20% from 0.20 % to 0.13% depending on the account's balance and</li> </ul> <p>(3) The account will receive reimbursements up to \$20.00 for nationwide and Citizens Savings Bank ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented for reimbursement of ATM fees of \$5.01 or higher. If you believe you have not been reimbursed the correct amount of ATM fees you must contact us within thirty (30) calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund.</p>	<p>All balances in your Kasasa Saver earn an interest rate of 0.01% with an annual percentage yield of 0.01% and</p> <p>Nationwide ATM and Citizens Savings Bank fees are not reimbursed.</p>
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Additional Information:	
<b>Deposit &amp; Balances:</b>	No minimum deposit is required to open the Kasasa Saver account. The Kasasa Cash Back account has a minimum deposit of \$25.00 to open. No minimum balance is required for either account to obtain the account's rewards.
<b>Conditions of the Account:</b>	<p>You must have a Kasasa Cash Back account in order to open a Kasasa Saver account, and the 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 Back account, your Kasasa Saver account will be closed as well.</p> <p>This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number. Monthly enrollment in electronic services (e.g., online or mobile banking, electronic statements) and log-ons are required to meet some of the account's qualifications and are conditions of this account.</p>
<b>Fees/Charges:</b>	<p>There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying schedule of Charges for fees that may apply to this account.</p> <p>Our standard overdraft/uncollected funds fee is currently \$35.00 and will be assessed for each NSF item that is processed. Multiple fees may be charged for a given item, since multiple attempts may be made to submit a returned item for payment, resulting in a fee regardless of the number times an item is submitted or resubmitted. For example, if you have exceeded your account balance and a check is presented for payment, you use your debit card and you make a pre-authorized debit then this would result in three separate overdraft fees. (At the current fee of \$35.00) this would total a \$105.00 charge to your account).</p> <p>There is a daily overdraft/uncollected funds charge limit of \$105.00. Any overdraft/uncollected funds item for \$10.00 and under will not be charged. If your account is overdrawn for any reason, you agree to immediately deposit sufficient funds to bring your account to a positive balance.</p>
<b>Mobile Banking and Remote Deposit Capture:</b>	<p>You must be a CSB Internet customer in order to use Mobile Banking and a customer of the bank a minimum of 30 calendar days to use Remote Deposit Capture through your mobile phone or other electronic device. When registering for this new service you are required to electronically accept our disclosures before you can become a mobile customer. For your own records you should print a copy of the disclosure you just accepted.</p> <p>There are no fees charged for the use of Mobile Banking or Remote Deposit Capture. Any Deposit Capture item being returned will be charged a fee (currently \$35.00). All checks remotely deposited must have the endorsement "Mobile Deposit Only" or that the mobile check box is checked, should neither of these be present the mobile deposit request will be declined.</p>

<b>More Details:</b>	If any account is subject to Reg. E: Electronic Funds Transfer Act or Reg. CC: Funds Availability Act, or Backup Withholding, see disclosure for details. Contact a Citizens Savings Bank service representative at 1-800-692-6279 for additional information, details and enrollment instructions in electronic services -e.g., online banking, electronic statements.
<b>Deposit Insurance:</b>	Member FDIC
<b>Trademarks:</b>	Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.