

Citizens Savings Bank

Kasasa Saver®

This disclosure contains the rules that govern your Kasasa Saver deposit account 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.

Account Description	
Kasasa Saver®:	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 checking account during each Monthly Qualification Cycle.
Interest Rate & Annual Percentage Yield	
Compounding & Crediting:	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.
Balance Computation Method:	We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the daily balance in the account for the period. The daily balance method applies a periodic rate to the principal balance in the account each day for the period. The period we use is the Statement Cycle.
Interest Rate & Annual Percentage Yield:	<p>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.</p> <ul style="list-style-type: none"> · Kasasa Saver: When you're linked Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle 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 % depending on the account's balance. <p>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%.</p> <p>The Annual Percentage Yield (APY) associated with your Kasasa Cash account when linked to Kasasa Saver account is documented below:</p> <ul style="list-style-type: none"> · 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 .50% will be paid on the portion of your daily balance in your Kasasa Cash account that is up to \$20,000 and the non-compounding annual percentage yield* for this tier is .50%. An interest rate of 0.05% will be paid on the portion of your daily balance in your Kasasa Cash account that is greater than \$20,000.01 resulting in non-compounding annual percentage yield for this tier ranging from 0.50% to 0.14 % depending on the account's balance. <p>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.</p>

Interest Rate & Annual Percentage Yield (continued):	<p>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.</p> <p>* 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.</p> <p>APY = Annual Percentage Yield. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings.</p>
Additional Information	
Linked Accounts: Account Limitations If Established As A Savings Account: Minimum Deposit, Use & Number of Accounts: Fees: Mobile Banking and Remote Deposit Capture: More Details: More Details (continued):	<p>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.</p> <p>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 is unlimited. Also, withdrawals made by telephone via check mailed to you and transfers into Kasasa Saver are unlimited.</p> <p>No minimum deposit is required to open the Kasasa Saver account and no minimum balance is required to obtain the account's rewards. This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number.</p> <p>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 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> <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> <p>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. Contact a Citizens Savings Bank service representative at 1-800-692-6279 for additional information, details and enrollment instructions.</p>

Deposit Insurance:	Member FDIC
Trademark(s):	Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.