

# Citizens Savings Bank

## Kasasa Cash®

This disclosure contains the rules that govern your deposit account.

Account Description	
<b>Kasasa Cash®:</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.
Citizens Savings Bank Expectations	
<b>Purpose &amp; Expected Use:</b>	<p>This 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 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 <i>are not</i> 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.</p> <p>Citizens Savings Bank 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 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.</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. 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 account, any optional add-on products / services associated with this account 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 begin(s) 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, 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, 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. 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 each day for the period. The period we use is the Statement Cycle.
<b>Interest Rate &amp; Annual Percentage Yield:</b>	When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, Tier 1: An interest rate of 2.23% will be paid on the portion of your daily balance that is up to \$20,000.00. The annual percentage yield for this tier is 2.25% Tier 2: An interest rate of 0.15% will be paid on the portion of you daily balance that is greater than \$20,000.01. The annual percentage yield for this tier will range from 2.25% to 0.57% depending on the balance in the account. When your Kasasa Cash account qualifications are not met, the interest rate paid on the entire balance will be 0.01% with an annual percentage yield of 0.01 %.

**Account Qualifications**

<b>Qualifications:</b>	<p>To earn your rewards just do the following transactions and activities in 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 banking or Mobile Banking at least once 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, non-retail payment transactions and purchases made with non-Citizens Savings Bank issued debit cards...</p> <p>"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>
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**Account Rewards**

Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualification Are NOT Met During Monthly Qualification Cycle
<b>Interest:</b>	(1) An interest rate of 2.23 % will be paid on the portion of your daily balance that is up to \$20,000.00 and the annual percentage yield for this tier is 2.25 %. An interest of 0.15% will be paid on the portion of your daily balance that is greater than \$20,000.01 resulting in annual percentage yield for this tier ranging from 2.25% to 0.57 %, depending on the accounts balance and	All balances earn an interest rate of 0.01% with an annual percentage yield of 0.01% and
<b>ATM Fee Refunds:</b>	(2) 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 where the reimbursement was applicable in order to receive a refund Call 1-800-692-6279 Ext. 400.	Nationwide and Citizens Savings Bank ATM fees are not reimbursed.

<b>APY:</b>	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.
<b>Reward Distribution:</b>	Interest and ATM fee reimbursements will be credited to the account on the last day of the current Statement Cycle.
<b>Additional Information</b>	
<b>Deposit &amp; Balances:</b>	A \$25.00 minimum deposit is required to open the account and no minimum balance is required to obtain the account's rewards.
<b>Conditions of the Account:</b>	This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number. Enrollment in electronic services (e.g. online banking, electronic statements,) is a requirement to meet some of this account's qualifications.
<b>Mobile Banking and Remote Deposit Capture</b>	You must be a CSB Internet customer in order to use Mobile Banking and Remote Deposit Capture through you 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. 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.
<b>Fees:</b>	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.
<b>Questions:</b>	Contact a Citizens Savings Bank service representative at 1-800-692-6279 ext. 400 for additional information, details and enrollment instructions.
<b>Deposit Insurance:</b>	Member FDIC
<b>Trademark(s) / Credit Lines:</b>	Kasasa Cash is a trademark(s) of BancVue, Ltd., registered in the U.S.A.