

KASASA SAVER WITH KASASA CASH BACK

Union State Bank
Ark City Main Bank
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For current rate information call (620) 442-5200.

KASASA SAVER WITH KASASA CASH BACK

Linked with a Kasasa Cash Back account, this 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 account during that account's Monthly Qualification Cycle. In addition, the cash back dollars and the nationwide ATM withdrawal fee refunds earned through the linked checking account are transferred into the Kasasa Saver account at the end of the cycle period to help the consumer save.

You must have a linked Kasasa Cash Back account in order to open a Kasasa Saver account, and the linked Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

Opening Deposit

You must deposit \$25.00 to open this account.

Rate and Balance Information

This Account is an interest-bearing account. If the daily balance is less than \$50,000.01, the interest rate paid on that portion of the balance will be 0.99%. The annual percentage yield for this tier will be 1.00%. If the daily balance is more than \$50,000.00 the interest rate paid on that portion of the balance will be 0.10%. The annual percentage yield for this tier will range from 1.00% to 0.40%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. If you close your account before the interest is credited, you will not receive the accrued interest.

"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.

"Statement Cycle" means the period of time for which Union State Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Interest Rate & Annual Percentage Yield: The interest rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to a Kasasa Cash Back account is documented below. Please refer to the Kasasa Cash Back with Kasasa Saver Truth in Savings Disclosure for specific account qualification information.

When your linked Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle:

Kasasa Saver: daily balances up to and including \$50,000.00 in your Kasasa Saver account earn an interest rate of 0.99% resulting in an APY of 1.00% and daily balances over \$50,000.00 earn an interest rate of 0.10% on the portion of the daily balance over \$50,000.00, resulting in a range from 1.00% to 0.40% APY depending on the Kasasa Saver account's daily balance.

When your linked Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle: the entire daily balance in the Kasasa Saver account earns 0.05% APY.

Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$50,000.00 + \$100,000.00 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Reward Distribution:

Kasasa Cash Back When Linked To Kasasa Saver: The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. See accompanying Schedule of Fees for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash Back account. Limit of one (1) account per individual taxpayer identification number. There are no recurring monthly maintenance charges or fees to open this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash Back account and that account's terms and conditions articulated within their specific disclosure will apply.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash, Kasasa Cash Back, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Fees

The following fees apply to this account: Account Closing Fee: \$25.00 within 60 days of opening; Imaged Bank Statement: \$2.00 per month; Dormant Account Fee: \$4.00 per month if balance falls below \$50.00 and no activity after 365 days .

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