



KASASA REWARDS & KASASA SAVER - TRUTH IN SAVINGS ACT DISCLOSURE

This disclosure contains the terms, conditions and rules associated opening and maintaining your Kasasa Rewards accounts as July 1, 2025. For your convenience, this disclosure contains important information about the account's Standard Rewards; the Premium Rewards you can select and receive, as well as, the Kasasa Saver account you can add at any time. Please keep this disclosure for your records and reference.

ACCOUNT OVERVIEW:

- **Kasasa Rewards:** A free, variable rate checking account, with no minimum balance requirements, that rewards members with the following rewards each time the account's qualifications are met during a Monthly Qualification Cycle:
 - **Standard Rewards:** Refunds on nationwide withdrawal fees/surcharges imposed by other financial institutions ("Standard Rewards").
 - **Premium Rewards:** In addition to receiving the account's Standard Rewards, accountholders can also select and earn either (a) cash back on debit card purchases (all categories) ("Kasasa Cash Back") or (b) high dividends ("Kasasa Cash") on your checking account's balances (collectively, in singular or plural form, "Premium Rewards").
- **Kasasa Saver:** A free, variable rate, savings account with \$5 minimum balance requirements, that rewards members with high dividends each time they meet their linked Kasasa Rewards checking account's minimum qualifications during a Monthly Qualification Cycle. In addition, the Standard Rewards and the Premium Rewards earned in your linked Kasasa Rewards checking account are automatically added to your Kasasa Saver account to help you save.

Collectively, Kasasa Cash Back and Kasasa Cash may be referred to, in singular or plural form, as "Kasasa Rewards" checking account(s) within this disclosure.

PURPOSE AND EXPECTED USE OF ACCOUNT:

Account Expectations: Our institution expects the accountholder to use the Kasasa Rewards account as their 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. Commensurate with these spending activities, we expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range.

Examples of Inappropriate Use: 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 would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and may not count toward earning the account's rewards. 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.

Our Rights: Our institution has the right to close this account at any time, and for whatever reason, with proper notice. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use (defined by our institution as having a minimum of 12 debit card transactions posts and settled each cycle period) over 12 consecutive Statement Cycles.

Ramifications of Account Closure: 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 check from our institution for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa Rewards account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason, your Kasasa Rewards account is closed, your Kasasa Saver account will automatically be converted to a standalone savings account and its associated terms and conditions will apply. For whatever reason, your Kasasa Saver account is closed, then only the Kasasa Rewards information within this disclosure will apply.

QUALIFICATION INFORMATION:

To earn your account(s)' rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Rewards account during each Monthly Qualification Cycle:

- At least 1 direct deposit/ACH credit or ACH payment transaction
- At least 12 debit card purchases
- Be enrolled in and have agreed to receive e-statements rather than paper statements



Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. 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 our institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

REWARD INFORMATION:

When you Kasasa Rewards checking account's qualifications are met during a Monthly Qualification Cycle, you will receive the account's Standard Rewards. If you have added a Premium Rewards or linked a Kasasa Saver account to your Kasasa Rewards checking account, you will also receive those associated rewards as articulated below. For clarity, you will only receive the Premium Reward you selected, not both.



	Standard Rewards	Premium Rewards			Savings Rewards (if linked)
	ATM Fee Refunds	Kasasa Rewards (Cash Back)		Kasasa Rewards (Cash)	Kasasa Savings Rewards
When Account Qualifications Are Met, Your Account Earns:					
<ul style="list-style-type: none"> Nationwide ATM withdrawal fee refunds up to a total of \$[xx.xx]: 	\$5.00*	\$20.00*		\$20.00*	NA
<ul style="list-style-type: none"> Cash Back Rewards: <ul style="list-style-type: none"> [xx]% cash back refunds: 	NA	5.00%		NA	NA
<ul style="list-style-type: none"> <ul style="list-style-type: none"> On debit card purchases up to a total of \$[xxx.xx] per cycle: 	NA	\$300.00		NA	NA
<ul style="list-style-type: none"> <ul style="list-style-type: none"> A maximum of \$[xx.xx] cash back payments can be earned per cycle: 	NA	\$15.00		NA	NA
<ul style="list-style-type: none"> Dividend Rewards: <ul style="list-style-type: none"> Balances up to and including \$[xxx,xxx] earn: <ul style="list-style-type: none"> A dividend rate: Annual Percentage Yield: Balances above \$[xxx,xxx] earn: <ul style="list-style-type: none"> A dividend rate: 	NA NA NA	NA NA NA		\$15,000 4.889% 5.00%** \$15,000 0.499%	\$50,000 1.982% 2.00% \$50,000 0.995%



<ul style="list-style-type: none"> Annual Percentage Yield: 	NA		NA		5.00% to 1.09%**		2.00% to 1.33%
<p>When Account Qualifications <u>Are Not Met</u>, Your Account Earns:</p> <ul style="list-style-type: none"> Nationwide ATM withdrawal fee refunds: Cash Back Rewards: Balances up to and including \$[xxx,xxx] earn: <ul style="list-style-type: none"> A dividend rate: Annual Percentage Yield: 	Are Not Paid		Are Not Paid		Are Not Paid		NA
	NA		Are Not Paid		NA		NA
	NA		NA		Entire Balance		Entire Balance
	NA		NA		0.05%		0.05%
	NA		NA		0.05%**		0.05%
<ul style="list-style-type: none"> Cash back refunds, dividends and ATM withdrawal fee/surcharge refunds are credited to your Kasasa Rewards checking account or to your linked Kasasa Saver account, as appropriate, on the: 	Last day of the current Statement Cycle.						
<p>** NOTE: Dividends do not compound in the Kasasa Rewards (Cash) account when the account is linked to Kasasa Saver account.</p>	<p>When linked to a Kasasa Saver account, the dividends in Kasasa Rewards (Cash) account does not compound because they are automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Rewards (Cash) account, if the account's balance is less than the transferred amount when transfer occurs.</p>						



Balance and Annual Percentage Yield (APY) Information

	Kasasa Rewards (Cash) Dividend Rewards	Kasasa Saver Dividend Rewards
<ul style="list-style-type: none"> Balance Information: <ul style="list-style-type: none"> Qualifying and non-qualifying balance computation method: Dividend Information: <ul style="list-style-type: none"> Dividends are compounded: * The [interest][dividend] computation period we use is the: [Interest begins][Dividends begin] to accrue: Assumed statement period for APY calculation: Assumed account balance for APY calculation: 	<p>Average daily balance</p> <p>Monthly**</p> <p>Statement Cycle</p> <p>Banking day</p> <p>31 days</p> <p>\$115,000</p>	<p>Average daily balance</p> <p>Monthly</p> <p>Statement Cycle</p> <p>Banking day</p> <p>31 days</p> <p>\$150,000</p>
<p>** NOTE: Dividends do not compound in the Kasasa Rewards (Cash) account when the account is linked to Kasasa Saver account.</p>	<p>When linked to a Kasasa Saver account, the dividends in Kasasa Rewards (Cash) account does not compound because they are automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Rewards (Cash) account, if the account's balance is less than the transferred amount when transfer occurs.</p>	



NA = Not Applicable. APY = Annual Percentage Yield. Kasasa Rewards and Kasasa Saver are variable rate and variable reward accounts. The dividend rate(s) and account rewards are determined at our discretion, and we may change the dividend rate(s) and the rewards on your Kasasa Rewards and Kasasa Saver accounts at any time, without any limitations, and 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 your chosen account's rewards during your account's first statement cycle. If your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

DEFINITIONS

- **“Average Daily Balance Computation Method”:** We use the average daily balance method to calculate the dividends in your Kasasa Reward (Cash) and Kasasa Saver accounts.][when you [meet]][do not meet] your Kasasa Rewards (Cash) account's qualifications]. This method applies a periodic rate to the average daily balance in the associated account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.
- **"Banking Day"** means any day on which an office of our institution is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.
- **“Business Days”** means Monday through Friday excluding Federal holidays.
- **“Monthly Qualification Cycle”** means a period beginning one (1) day after the last day of the previous qualification cycle through one (1) day prior to the last day of the current Statement Cycle. Please contact a member service representative with any questions regarding qualification cycles.
- **“Statement Cycle”** means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See below for specific Statement Cycle dates.

ADDITIONAL INFORMATION

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25.00 minimum deposit is required to open your Kasasa Rewards account. \$25.00 minimum deposit is required to open any Kasasa Savings account. You



may make an unlimited number of deposits in your account(s). See accompanying Rate and Fee Schedule rates, fees and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of your chosen Kasasa Rewards account's qualifications. Limit of one (1) Kasasa Reward account(s) per social security number. Limit of one (1) Kasasa Saver account(s) per social security number. There are no recurring monthly maintenance charges nor any fees to open or close this account. This account is not to be used for commercial purposes. A Kasasa Rewards account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact one of our institution's service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa, Kasasa Rewards, Kasasa Cash Back, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

PINELLAS FEDERAL CREDIT UNION

350 East Bay Drive

LARGO, FL 33770

Phone: 727.586.4422

Email: member@pinellasfcu.org