

Kasasa Cash Back® –Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of July 1st, 2019.

Account Overview:

Kasasa Cash Back: A free variable reward checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary share draft 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 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 are not 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.

Financial Builders Federal Credit Union 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 share draft account or closed altogether. 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 Financial Builders Federal Credit Union 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 Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- ♥ At least 1 direct deposit or ACH credit transaction(s)
- ♥ At least 10 debit card purchases

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 credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not

Kasasa Cash Back is a trademark of Kasasa, Ltd., registered in the U.S.A.

issued by our credit union. 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.

"Monthly Qualification Cycle" means the statement cycle preceding the current statement cycle.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.50% cash back on up to a total of \$300.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$7.50 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the first processing day of the following statement cycle.

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. 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.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Monthly receipt of electronic statements is a condition of this account. Failure to enroll in electronic statements within one month of account opening will result in a \$4.00 monthly fee. See accompanying schedule of Consumer Fees and Charges 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 the account's qualifications. Limit of one account per social security number. There are no recurring monthly maintenance charges or fees to open or close 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. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

Kasasa Cash Back is a trademark of Kasasa, Ltd., registered in the U.S.A.

The following dates apply to your Kasasa Cash Back account. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash Back account with these Monthly Qualification Cycle dates.

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 bank 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.

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
January	2019	01/01/2019	01/31/2019	01/01/2019	01/31/2019
February	2019	02/01/2019	02/28/2019	02/01/2019	02/28/2019
March	2019	03/01/2019	03/31/2019	03/01/2019	03/31/2019
April	2019	04/01/2019	04/30/2019	04/01/2019	04/30/2019
May	2019	05/01/2019	05/31/2019	05/01/2019	05/31/2019
June	2019	06/01/2019	06/30/2019	06/01/2019	06/30/2019
July	2019	07/01/2019	07/31/2019	07/01/2019	07/31/2019
August	2019	08/01/2019	08/31/2019	08/01/2019	08/31/2019
September	2019	09/01/2019	09/30/2019	09/01/2019	09/30/2019
October	2019	10/01/2019	10/31/2019	10/01/2019	10/31/2019
November	2019	11/01/2019	11/30/2019	11/01/2019	11/30/2019
December	2019	12/01/2019	12/31/2019	12/01/2019	12/31/2019
January	2020	01/01/2020	01/31/2020	01/01/2020	01/31/2020
February	2020	02/01/2020	02/29/2020	02/01/2020	02/29/2020
March	2020	03/01/2020	03/31/2020	03/01/2020	03/31/2020
April	2020	04/01/2020	04/30/2020	04/01/2020	04/30/2020
May	2020	05/01/2020	05/31/2020	05/01/2020	05/31/2020
June	2020	06/01/2020	06/30/2020	06/01/2020	06/30/2020
July	2020	07/01/2020	07/31/2020	07/01/2020	07/31/2020
August	2020	08/01/2020	08/31/2020	08/01/2020	08/31/2020
September	2020	09/01/2020	09/30/2020	09/01/2020	09/30/2020
October	2020	10/01/2020	10/31/2020	10/01/2020	10/31/2020
November	2020	11/01/2020	11/30/2020	11/01/2020	11/30/2020
December	2020	12/01/2020	12/31/2020	12/01/2020	12/31/2020