

## Kasasa Cash Back Disclosure

### Qualifications:

This account earns Cash Back rewards equal to 3% of the total dollar amount of debit card purchases that post to and clear your account up to a maximum amount of \$6.50 per monthly qualification cycle. To receive your Cash Back rewards and unlimited ATM fee refunds<sup>1</sup>, you must perform the following qualifications each monthly qualification cycle:

1. Have at least 10 POS (point of sale) debit card purchases (not ATM withdrawals) post and clear within the monthly qualification cycle<sup>2</sup>
2. Have at least one Direct Deposit or an Automatic Draft Payment (ACH) post and clear within monthly qualification cycle (intra-bank transfers do not count as qualifying ACH transactions)<sup>3</sup>
3. Enroll and receive Electronic Statements (e-statements)<sup>4</sup>. Valid e-mail address is required.
4. Access Online Banking

Transactions may take one or more business days from transaction date to post to an account.

"Qualification cycle" means a period beginning one day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

"Statement cycle" is the second Wednesday of each month. In the case that a Federal holiday falls on the second Wednesday of a month, both the qualification and statement cycles will be shortened by one day.

If you do not meet the qualifications during a cycle, your account will still function as a free checking account and you will not receive ATM fee refunds for those transactions posted during the same cycle.

Kasasa Cash Back accounts are intended to be primary checking accounts and are limited to one per reporting social security number.

---

1 - It is Countybank's intention to credit your Kasasa Cash Back account with an amount equal to the surcharge fee assessed by any other financial institutions when you use non-Countybank ATMs within the continental U.S. Since the surcharge is automatically debited from your account by the other financial institution as part of the ATM transaction, Countybank does not have access to the exact dollar amount of the surcharge. Therefore your account may be credited for an amount greater than or less than the amount of the actual surcharge. In the event you are not credited for an ATM surcharge, contact us at (864) 942-1524 (toll free 1-800-726-8689) or [customerservice@ecountybank.com](mailto:customerservice@ecountybank.com).

2 - All point of sale, direct deposit and/or third party biller ACH transactions must post to your account before the end of the qualification cycle to earn Cash Back rewards and ATM refunds, regardless of the dates the transactions were actually made. Countybank does not control when transactions are processed by merchants, payroll services or third party billers for posting to your account. These processes, as well as end of cycle processing for your Kasasa Cash Back rewards are automated and Countybank is not liable for failure to earn Cash Back rewards or ATM refunds due to transactions being processed within a specific qualification cycle. Debit card transactions processed by merchants and received by the bank as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions.

3 - Automatic drafts must be completed by a third party. Depending on how they are processed, some Online Bill Pay transactions may be excluded. Automatic payments made using your debit card do not qualify. For example, having your cell phone provider draft your account directly or having your insurance premiums drafted monthly from your checking account qualify as automatic drafts via ACH to meet this qualification. Having your cell phone provider debit your account using your debit card would not count as meeting this qualification. When setting up an automated draft (ACH), be sure to supply the biller your bank routing and account numbers, not your debit card number.

4 - It is the responsibility of the account owner to register for e-Statements through Online Banking. We reserve the right to convert your account to a Classic Checking should you not meet the qualifiers for eStatement enrollment or POS transactions for four statement cycles, or if your debit card transactions average less than \$5 each per month (Kasasa Cash accounts only).

5 - You are responsible for notifying us of a change in your e-mail address by contacting us at (864) 942-1524 (toll free 1-800-726-8689) or [customerservice@ecountybank.com](mailto:customerservice@ecountybank.com).

### Other Information:

Please refer to the current Fee Schedule for a complete list of fees and charges that may be assessed against your account. Unlimited ATM refunds each cycle if the qualifications are met. Foreign ATM fees (including fees charged by Countybank for use of non-Countybank ATMs and any surcharges from ATM owner) are refunded at the end of each statement cycle in which the qualifiers have been met.

PO BOX 3129  
GREENWOOD, SC 29648

### TRUTH IN SAVINGS DISCLOSURE

Terms following a  apply only if checked.

Acct: KASASA CASH BACK (65)

Acct #: \_\_\_\_\_

Date: \_\_\_\_\_

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (800)726-8689.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than seven days notice in writing before any withdrawal from an interest bearing account.

**FIXED RATE**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. We will pay this rate \_\_\_\_\_ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates \_\_\_\_\_ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

**VARIABLE RATE**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

**Determination of rate**

At our discretion, we may change the interest rate on your account.

The interest rate for your account \_\_\_\_\_ .

The fixed initial rate is not determined by this rule.

The initial interest rate on your account \_\_\_\_\_ .

Subsequent rates \_\_\_\_\_ .

**Frequency of rate change**

We may change the interest rate on your account \_\_\_\_\_ .

Your initial interest rate will not change \_\_\_\_\_ .

We may change the interest rate on your account at that time and \_\_\_\_\_ thereafter.

**Limitations on rate changes**

The interest rate for your account will not \_\_\_\_\_ by more than \_\_\_\_\_ each \_\_\_\_\_ .

The interest rate will not be less than \_\_\_\_\_ % or more than \_\_\_\_\_ %.

The interest rate will not \_\_\_\_\_ the interest rate initially disclosed to you.

**Minimum Balance Requirements**

*To open the account.* You must deposit at least \$100.00 \_\_\_\_\_ to open this account.

*To avoid imposition of fees.*

To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirements:

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed every \_\_\_\_\_ if the balance in the account falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_ .

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed every \_\_\_\_\_ if the average daily balance for the \_\_\_\_\_ falls below \$ \_\_\_\_\_. 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 \_\_\_\_\_ .

To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirements:

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed for \_\_\_\_\_ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_ .

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed for \_\_\_\_\_ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the \_\_\_\_\_ falls below \_\_\_\_\_ .

\$ \_\_\_\_\_. 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 \_\_\_\_\_.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$ \_\_\_\_\_ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ \_\_\_\_\_ to obtain the disclosed annual percentage yield. 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 \_\_\_\_\_.

**Compounding and Crediting**

Frequency - Interest \_\_\_\_\_ be compounded \_\_\_\_\_. Interest will be \_\_\_\_\_.

Effect of closing an account - If you close your account before interest is credited, you \_\_\_\_\_ receive the accrued interest.

**Balance Computation Method**

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the 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 \_\_\_\_\_.

**Accrual of interest on noncash deposits**

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue \_\_\_\_\_

you deposit noncash items (for example, checks).

**Bonuses**

You will \_\_\_\_\_

as a bonus \_\_\_\_\_.

You must maintain a minimum \_\_\_\_\_ of \$ \_\_\_\_\_ to obtain the bonus.

To earn the bonus, \_\_\_\_\_

**Transaction Limitations**

The minimum amount you may deposit is

\$ \_\_\_\_\_.

The minimum amount you may withdraw is

\$ \_\_\_\_\_.

During any \_\_\_\_\_, you may not make more than \_\_\_\_\_ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

You may only make \_\_\_\_\_ deposits into your account each statement cycle.

You may only make \_\_\_\_\_ ATM \_\_\_\_\_ your account each statement cycle.

You may only make \_\_\_\_\_ preauthorized transfers \_\_\_\_\_ your account each statement cycle.

**Additional Terms**

Please refer to the Kasasa Cash Back Disclosure for additional information about this account