

Kasasa Cash with Saver Disclosure

Eligibility Requirements:

This Kasasa Cash product (Kasasa Cash with Saver) requires an associated Kasasa Saver savings account. If you do not maintain a Kasasa Saver savings account, your Kasasa Cash with Saver checking account will be converted to a regular Kasasa Cash account.

Qualifications:

To receive the higher Annual Percentage Yield¹ and unlimited ATM fee refunds², 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 cycle³
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)⁴
3. Enroll and receive Electronic Statements (e-statements)⁵. Valid e-mail address is required⁶.
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. If monthly qualifications are not met, we will not pay less than the minimum rate on your account.

"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 earning the non-qualifying rate on the entire account balance and you will not receive ATM fee refunds for those transactions posted during the same cycle.

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

1 - The principal upon which interest will be paid is the collected (available) balance. The collected balance on any particular day is the current balance less any funds you have deposited that have not been collected from the financial institution on which the deposited funds are drawn.

2 - It is Countybank's intention to credit your Kasasa Cash 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.

3 - 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 higher rate of interest 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 rewards are automated and Countybank is not liable for failure to earn interest 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.

4 - 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.

5 - It is the responsibility of the primary 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).

6 - 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.

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 SAVER (25)

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 at any time

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 \$ 25.00 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 will _____ be compounded monthly. Interest will be credited to the account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not 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 four (4) week or similar period _____, you may not make more than six (6) _____ 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.

For each withdrawal over two (2) per a one month period, there will be a charge of \$2.00 per withdrawal.

Withdrawals include transactions at ATMs, teller lines, by telephone or by any other electronic means.

In accordance with Regulation D, any account identified as exceeding the permitted number of withdrawals or transfers is subject to closure.

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

This account requires you to maintain a Kasasa Cash with Saver account.

Please see Rate Schedule for rate information for this account. Please see the Countybank Fee Schedule "Common Fees" for information about other fees related to this account.