

Kasasa Cash Back with Saver Disclosure

Eligibility Requirements:

This Kasasa Cash Back product (Kasasa Cash Back with Saver) requires an associated Kasasa Cash Back Saver savings account. If you do not maintain a Kasasa Cash Back Saver savings account, your checking account will be converted to a regular Kasasa Cash Back account. This Kasasa Cash Back with Saver account earns Cash Back rewards equal to 3% of the total dollar amount of debit card purchases that post to and clear your checking account up to a maximum amount of \$6.50 per monthly qualification cycle.

Qualifications:

Cash Back rewards will post directly to the associated Kasasa Cash Back with Saver savings account. To receive the Cash Back rewards and unlimited ATM fee refunds¹, 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 cycle²
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)³
3. Enroll and receive Electronic Statements (e-statements)⁴. 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 Saver 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.

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 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.

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.