



This disclosure contains the rules that govern your deposit account as of May 1, 2018

Account Description	
<b>Kasasa Cash®:</b>	A free, variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.
<b>Kasasa Saver®:</b>	A free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.
Grant County Bank Expectations	
<b>Purpose &amp; Expected Use:</b>	<p>The Kasasa Cash account that is linked to Kasasa Saver account is intended to be the accountholder's primary checking account in which payroll transactions and <u>day-to-day</u> spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.</p> <p>Commensurate with the spending activities identified above, we expect the attached Kasasa Cash 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 <u>are not</u> 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 <u>will not count</u> toward earning the account's rewards.</p> <p>Grant County Bank reserves the right to determine if the attached Kasasa Cash 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</p>

	<p>account converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 3 consecutive Statement Cycles. The linked Kasasa Saver account will also be closed if the Kasasa Cash account is converted or closed.</p> <p>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 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 or Kasasa Saver account, any optional add-on products / services associated with these accounts will also be terminated at the same time.</p>
<p><b>Compounding &amp; Crediting:</b></p> <p><b>Balance Computation Method:</b></p> <p><b>Interest Rate &amp; Annual Percentage Yield:</b></p>	<p>Interest will be calculated on a daily basis. Interest will be credited to your account on the last day of the current Statement Cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the Business Day you deposit noncash items (for example, checks). "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.</p> <p>We use the average daily balance method to calculate the 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 the Statement Cycle.</p> <p>When Kasasa Cash qualifications <u>are met</u> during a Monthly Qualification Cycle,</p> <ul style="list-style-type: none"> <li>• Kasasa Cash: An interest rate of 1.98% will be paid on the portion of your daily balance that is less than or equal to \$10,000 and the non-compounding annual percentage yield* for this tier is 2.00%. An interest rate of 0.25% will be paid on the portion of your daily balance that is greater than \$10,000 resulting in non-compounding annual percentage yield for this tier ranging from 0.41% to 2.00%, depending on the account's balance and</li> <li>• Kasasa Saver: An interest rate of 1.00% will be paid on the portion of your daily balance that is less than or equal to \$25,000 and the annual percentage yield for this tier is 1.00%. An interest rate of 0.25% will be paid on the portion of your daily balance that is greater than \$25,000 resulting in annual percentage yield for this tier ranging</li> </ul>

from 0.40% to 1.00%, depending on the account's balance.

When Kasasa Cash qualifications are not met,

- Kasasa Cash: the interest rate paid on the entire balance will be 0.05% with a non-compounding annual percentage yield of 0.05%.
- Kasasa Saver: the interest rate paid on the entire balance will be 0.10% with an annual percentage yield of 0.10%.

\* Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

#### Account Qualifications

**Qualifications:**

To earn your rewards all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases
- Be enrolled in and agree to receive e-Statements
- Be enrolled in and log into online banking

Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. 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 bank. 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 a period beginning one (1) Business Day prior to the first day of the current Statement Cycle through one (1) Business Day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which Grant County Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.



	<p>receive does not identify the ATM 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.</p>	
<p><b>Reward Distribution:</b></p>	<p>APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$10,000 plus \$100,000 to be shown as a single figure (i.e. \$110,000). Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver</p>	
	<p>Interest and ATM fee reimbursements will be credited to the appropriate account on the last day of current Statement Cycle and all Kasasa Cash rewards are automatically transferred to the linked Kasasa Saver account within one day. Note: This transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when the transfer occurs. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.</p>	
<b>Additional Information</b>		
<p><b>Deposits:</b></p> <p><b>Conditions of the Account:</b></p>	<p>\$50 minimum deposit is required to open the Kasasa Cash account. \$5 minimum deposit is required to open the Kasasa Saver account.</p> <p>You must have a Kasasa Cash account in order to open a Kasasa Saver account, and the Kasasa Cash account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash account, your Kasasa Saver account will be closed as well.</p>	
	<p>This account is not to be used for commercial purposes and there is a limit of one (1) account(s) per social security number. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.</p>	

<b>Fees:</b>	There are no fees to open or close this account. There are no recurring service charges associated with this account. See accompanying Fee Schedule for fees that may apply to this account.
<b>Questions:</b>	Contact a Grant County Bank customer service representative for additional information, details and enrollment instructions.
<b>Deposit Insurance:</b>	Member FDIC
<b>Trademarks Credit Lines:</b>	Kasasa Cash and Kasasa Saver are trademarks of Kasasa®, Ltd., registered in the U.S.A.