

Kasasa Cash Disclaimer

***Qualifications Information:** Account transactions and activities may take one or more Business 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 purchase transactions processed by merchants and received by ONE AMERICAN BANK as ATM transactions and purchases made with non-ONE AMERICAN BANK issued debit cards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current Statement Period through one (1) day prior to the close of the current Statement Period.

Reward Information: When your **Kasasa Cash** account qualifications are met during the Monthly Qualification Cycle, (1) Daily balances up to and including \$10,000 receive Annual Percentage Yield (APY) of 1.50%; and daily balances greater than \$10,000 earn 0.25% interest rate on the portion of the daily balance greater than \$10,000, resulting in a range from 1.50% to 0.36% APY depending on the balance in the account and (2) you will receive refunds up to \$25 for nationwide ATM withdrawal fees incurred during the Monthly Qualification Cycle in which you qualified. When **Kasasa Cash** qualifications are not met during the Monthly Qualification Cycle, daily balance in the account earns 0.01% APY and ATM withdrawal fees are not refunded for that Monthly Qualification Cycle.

Interest and ATM withdrawal fee refunds will be credited to your **Kasasa Cash** account monthly on the last Business Day of the Statement Period. APYs are accurate as of 10/16/2020. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50 minimum deposit is required to open the account. Enrollment in Online Banking and receipt of e-Statements, electronic account notices and disclosures are conditions of this account. At least twelve (12) debit card purchase transactions of at least \$5.00 each must post and settle to your account during the Monthly Qualification Cycle. Enrollment in electronic services (e.g. Online Banking, e-Statements and log-ons) are required to meet some of the account's qualifications. This account is not to be used for commercial purposes and there is a limit of one (1) **Kasasa Cash** or **Cash Back** account and one (1) **Kasasa Saver** account per Social Security number. There are no recurring monthly service fees to open or close this account. Contact a ONE AMERICAN BANK service representative for additional information, details, restrictions, processing limitations and enrollment instructions.

Kasasa & Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Cash Back Disclaimer

***Qualifications Information:** Account transactions and activities may take one or more Business 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 purchase transactions processed by merchants and received by ONE AMERICAN BANK as ATM transactions and purchases made with non-ONE AMERICAN BANK issued debit cards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current Statement Period through one (1) day prior to the close of the current Statement Period.

Reward Information: When **Kasasa Cash Back** qualifications are met during the Monthly Qualification Cycle, you will receive (1) 1.50% cash back on up to a total of \$300.00 debit card purchase transactions that post and settle to the account during that Monthly Qualification Cycle. A maximum of \$4.50 cash back may be earned per Monthly Qualification Cycle. You will also receive refunds up to \$25 for nationwide ATM withdrawal fees incurred during the Monthly Qualification Cycle in which you qualified. When **Kasasa Cash Back** qualifications are not met during the Monthly Qualification Cycle, no cash back payments are made and ATM withdrawal fees are not refunded for that Monthly Qualification Cycle. Cash back payments and ATM withdrawal fee refunds will be credited to your **Kasasa Cash Back** account monthly on the last Business Day of Statement Period. Rates and rewards are accurate as of 10/16/2020, but they are variable and may change after account is opened. Fees may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50 minimum deposit is required to open the account. Enrollment in Online Banking and receipt of e-Statements, electronic account notices and disclosures are conditions of this account. At least twelve (12) debit card purchase transactions must post and settle to your account during the Monthly Qualification Cycle. Enrollment in electronic services (e.g. Online Banking, e-Statements and log-ons) are required to meet some of the account's qualifications. This account is not to be used for commercial purposes and there is a limit of one (1) **Kasasa Cash** or **Cash Back** account and one (1) **Kasasa Saver** account per Social Security number. There are no recurring monthly service fees to open or close this account. Contact a ONE AMERICAN BANK service representative for additional information, details, restrictions, processing limitations and enrollment instructions.

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Kasasa Saver Disclaimer

***Qualifications Information:** Account transactions and activities may take one or more Business 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 purchase transactions processed by merchants and received by ONE AMERICAN BANK as ATM transactions and purchases made with non-ONE AMERICAN BANK issued debit cards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current Statement Period through one (1) day prior to the close of the current Statement Period.

Reward Information: When your **Kasasa Cash** or **Kasasa Cash Back** account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last Business Day of the Statement Period:

- **Kasasa Saver:** Daily balances up to \$10,000 receive APY of 0.25%; and daily balances over \$10,000 earn 0.10% interest rate on the portion of daily balance over \$10,000, resulting in a range from 0.25% to 0.11% Annual Percentage Yield (APY) depending on the account's daily balance.
- **Kasasa Cash:** Daily balances up to \$10,000 receive APY of 1.50%; and daily balance over \$10,000 earn 0.25% interest rate on the portion of daily balance over \$10,000, resulting in a range from 1.50% to 0.36% APY depending on the account's daily balance.
- **Kasasa Cash Back:** 1.50% cash back on up to a total of \$300.00 debit card purchases that post and settle to the account during that Monthly Qualification Cycle. A maximum of \$4.50 cash back may be earned per Monthly Qualification Cycle.

When **Kasasa Cash** or **Cash Back** qualifications are not met,

- **Kasasa Saver:** All daily balances earn 0.01% APY.
- **Kasasa Cash:** All daily balances earn 0.01% APY.
- **Kasasa Cash Back:** No cash back payments are made.
- **ATM Withdrawal Fees are not refunded.**

When linked to the **Kasasa Saver** account, the interest earned within the **Kasasa Cash** account does not compound since it is automatically transferred to the **Kasasa Saver** account the business day after being credited to your **Kasasa Cash** account. The advertised **Kasasa Cash** APY is based on compounding interest. Interest earned in **Kasasa Cash** is automatically transferred to **Kasasa Saver** each Statement Period and does not compound. Cash back payments and ATM withdrawal fee refunds from your linked **Kasasa Cash Back** account will be credited to your **Kasasa Saver** account on the last Business Day of the Statement Period.

APYs are accurate as of 10/16/2020. Rates and rewards are variable and may change after account is opened. Charges may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25 minimum deposit is required to open the **Kasasa Saver** account. Enrollment in Online Banking and receipt of e-Statements, electronic account notices and disclosures are conditions of this account.

Enrollment in electronic services (e.g. Online Banking, e-Statements and log-ons) are required to meet some of the account's qualifications. This account is not to be used for commercial purposes and there is a limit of one (1) **Kasasa Cash** or **Cash Back** account and one (1) **Kasasa Saver** account per Social Security number. A **Kasasa Cash** or **Kasasa Cash Back** account is required to have a **Kasasa Saver** account. A linked **Kasasa Saver** account is required for automatic savings. There are no recurring monthly service fees to open or close this account. Limit of six (6) transfers each calendar month. Contact a ONE AMERICAN BANK service representative for additional information, details, restrictions, processing limitations and enrollment instructions.

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