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## KASASA CASH® CHECKING TRUTH IN SAVINGS DISCLOSURE

Kasasa Cash is a checking account that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when minimum qualifications are met during the account's Monthly Qualification Cycle.

### Rate Information

For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, and if your daily balance is \$25,000.00 or less, the interest rate paid on the entire balance in your account will be 1.98% with an Annual Percentage Yield (APY) of 2.00%.

If your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, and if your daily balance is more than \$25,000.00, an interest rate of 0.10% will be paid for that portion of your daily balance that is greater than \$25,000.00. The APY for this tier will range from 2.00% APY\* to 0.57% APY\*, depending on the balance in the account.

\*APY calculations are based on an assumed balance of \$25,000.01 (2.00% APY) to \$100,000.00 (0.57% APY) in your account and an assumed statement cycle of 31 days.

If your Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle, ATM withdrawal fees are not refunded and the interest rate earned on the entire daily balance in the account will be 0.01% with an APY of 0.01%. However, your account will be paid the higher qualification interest rate and APY as detailed above (depending on your daily balance) for one day each Monthly Qualification Cycle.

Your interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

### Account Details

#### Compounding and Crediting

Interest will be compounded every month. Interest will be credited every month.

#### Minimum Balance Requirements

You must deposit \$100.00 to open this account.

#### Balance Computation Method

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

#### Accrual of Interest on Non-Cash Deposit

Interest begins to accrue no later than one business day after we receive credit for the deposit of non-cash items (for example, checks).

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## Qualification Information

To earn your rewards, the following criteria must be met during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH credit, or ACH payment transaction each Monthly Qualification Cycle
- At least 12 PIN-based or signature-based debit card purchases that post and settle each Monthly Qualification Cycle
- Be enrolled in and log into online or mobile banking at least 1 time each Monthly Qualification Cycle
- Be enrolled in and have agreed to receive eStatements and disclosures rather than paper statements

Note: Account transactions and activities may take one or more days to post and settle to the account. Transactions must post and settle during the Monthly Qualification Cycle in order to qualify for the account rewards.

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 First National Bank as a single transaction count as a single transaction for the purpose of earning account rewards.

## Definitions

- Monthly Qualification Cycle – means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.
- Statement Cycle – means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the account holder's account.
- Banking Day – means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.
- 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.

Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. For a calendar of those specific dates, please visit [www.fnbsf.com](http://www.fnbsf.com) or contact us at (605) 335-5200 or toll-free at 800-339-1160.

## Reward Information

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000.00 in your account earn an interest rate of 1.98%, resulting in an APY of 2.00%, and daily balances over \$25,000.00 earn an interest rate of 0.10%, resulting in a range from 2.00% APY\* to 0.57% APY\*, depending on the account's daily balance.

\*APY calculations are based on an assumed balance of \$25,000.01 (2.00% APY) to \$100,000.00 (0.57% APY) in your account and an assumed statement cycle of 31 days.

When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire daily balance will be 0.01%, resulting in an APY of 0.01%, except one day will be paid at the higher qualification interest rate and APY as detailed above (depending on your daily balance) each Monthly Qualification Cycle. ATM withdrawal fees will not be refunded.

You will receive reimbursement up to \$20.00 for nationwide ATM withdrawal fees incurred within your account during the Monthly Qualification Cycle in which you qualified.

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Interest and nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

Rates and rewards are variable and may change after the account is opened.

If the account is closed before rewards are credited, you will forfeit the rewards.

No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

## **Fees and Charges**

The following fees and charges may be assessed against your account:

NSF Return Fee or NSF Paid Fee*	\$33.00 per item
Per Day Maximum	\$165.00
Overdraft Charge (recurring)*	\$33.00 each seven consecutive days
Stop Pay Charge	\$33.00 per request
Returned Item Fee	\$4.00 per item
Re-deposit of Returned Item Fee	\$1.00 per item
Dormant Account Fee	\$7.50 per month
Invalid Address Fee	\$7.50 per month
Check Copy Fee	\$3.00 per copy
Deposited Item Copy Fee	\$3.00 per copy
Wire Transfer Fee	\$20.00
International Wire Transfer Fee	\$50.00
Collection Fee	\$30.00 per item
Canadian Check Processing Fee	\$10.00 per check + exchange fee

Cost for check printing varies depending on the style of checks ordered.

\*This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

NOTE: We may report other information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your consumer report.

ACCOUNT LIMITATIONS: The Kasasa Cash account is available for consumer accounts only. Only one account may be opened per Primary Account Owner (the individual providing their Tax ID number for any tax reporting). The First National Bank in Sioux Falls reserves the right to cancel the program at any time.