



## Kasasa Saver – Cash Disclosure

No minimum deposit is required to open the Kasasa Saver account. There are no recurring monthly maintenance charges or fees to open or close this account. A Kasasa Saver account is required to be linked to your Kasasa Cash checking account.

Limit (2) two Kasasa checking accounts per Social Security

Kasasa Cash account qualifications to obtain rewards are: enrollment in eStatements, log in to your online banking or mobile banking one (1) time per month, use your debit card that is associated with your ACU Kasasa Cash account a minimum of 30 times with a minimum \$5 purchase or more per transaction to earn a Bonus Reward or use your debit card that is associated with your ACU Kasasa Cash account a minimum of 15 times with a minimum \$5 purchase or more per transaction to earn a Premier Reward. Account activities and transactions may take one (1) or more 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. "Monthly qualification cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle.

When your Kasasa Cash account qualifications are met during a monthly qualification cycle, the following rewards will be distributed to your Kasasa Saver account on the last day of the current statement cycle:

- (1) Receive APY of 1.75% on balances up to \$75,000.00
- (2) 0.89% to 1.75% APY on balances over \$75,000.00 depending on the account's balance
- (3) 0.01% APY on the average daily balance if qualifications are not met

Kasasa Cash checking Reward Information:

- (1) Bonus Rewards - Receive APY of 4.00% APY on balances up to \$25,000.00
- (2) Premium Rewards – Receive APY of 2.00% APY on balances up to \$25,000.00
- (3) 0.60% to 4.00% APY on balances over \$25,000.00 depending on the account's balance
- (4) 0.01% APY on the average daily balance if qualifications are not met
- (5) Receive reimbursements of up to \$25 monthly of nationwide ATM fees incurred during the monthly qualification cycle in which you qualified. (maximum \$4.99 per single transaction).

When Kasasa Cash qualifications are not met, ATM fees are not refunded.

Dividends and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 01/01/2026.

Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Refer to our Fee Schedule to see what fees could apply to your account.

Contact one of ACU's service representatives for additional information, details, restrictions, processing limitations and enrollment instructions.

Federally insured by NCUA

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