

Kasasa Cash® - Truth in Savings Disclosure

Qualification Information: Account transactions and activities may take one 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. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit and credit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. 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 on the first day of the current statement cycle through the last day of the current statement cycle. "Statement Cycle" means the period of time for which Associated Healthcare Credit Union provides a summary of the financial activities and transactions that post and settle to the account holder's account.

Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$10,000.00 receive APY of 1.50%; and balances over \$10,000.00 earn .10% APY on the portion of balance over \$10,000.00 resulting in a range from 1.50% to .27% APY depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$20.00 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we 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. When Kasasa Cash qualifications are not met, all balances in the account earn .01 APY and ATM withdrawal fees are not refunded. Dividends and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the first day of the next month following the close of the statement cycle. APY = Annual Percentage Yield. APYs accurate as of 6/19/2020. 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. A \$25.00 minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking and electronic statements) are required to meet some of the account's qualifications. Limit 1 account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.