

**ELIGIBILITY REQUIREMENTS.** This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

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 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 Guaranty State Bank & Trust Company Cashier's 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 account, any optional add-on products / services associated with this account will also be terminated at the same time.

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

- \*Have at least (1) ACH debit or credit transaction post and settle
- \*Have at least (15) Visa Check Card purchases post and settle
- \*Be enrolled in and agree to receive E-statements

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, check card purchases processed by merchants and received by our bank as ATM transactions. 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 Guaranty State Bank and Trust Company provides a summary of the financial activities and transactions that post and settle to the accountholder's account. "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.

**Rewards:**

When Kasasa Cash qualifications are met during a Monthly Qualification Cycle: (1) interest rate of 1.98189% will be paid on the portion of your daily balance that is less than or equal to \$10,000.00 and the annual percentage yield for this tier is 2.00%. An interest rate of 0.19980% will be paid on the portion of your daily balance that is greater than \$10,000.00 resulting in annual percentage yield for this tier ranging from 2.00% to 0.36%, depending on the account's balance and (2) you will receive ATM Fee Reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees imposed by other 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.

If qualifications are NOT met during a Monthly Qualification Cycle: (1) the interest rate paid on the entire balance of Kasasa Cash account will be 0.00999% with an annual percentage yield of 0.01% and (2) ATM Fee Reimbursement will not be refunded.

Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

**Kasasa Cash linked to a Kasasa Saver account:**

When your Kasasa Cash qualifications are met during a Monthly Qualification Cycle: (1) interest rate of 1.98189% will be paid on the portion of your daily balance that is less than or equal to \$10,000.00 with a \*non-compounding annual percentage yield of 2.00%. An interest rate of 0.19980% will be paid on the portion of your daily balance that is greater than \$10,000.00 resulting in a \*non-compounding annual percentage yield for this tier ranging from 2.00% to 0.36%, depending on the account's balance and (2) you will receive ATM Fee Reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees imposed by other 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.

Kasasa Saver: Tier 1: An interest rate of 0.99544% will be paid on the portion of your daily balance in your Kasasa Saver account that is less than or equal to \$50,000.00. The annual percentage yield for this tier is 1.00%. Tier 2: An interest rate of 0.29960% will be paid on the portion of your daily balance that is greater than \$50,000.00. The annual percentage yield for this tier will range from 1.00% to .53% depending on the account's balance.

Kasasa Cash Reward will be credited to the Kasasa Cash account on the last day of current Statement Cycle and Kasasa Cash reward is 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.

If Kasasa Cash qualifications are NOT met during Monthly Qualification Cycle:

Kasasa Cash Reward: (1) the interest rate paid on the entire balance of Kasasa Cash account will be 0.00999% with a \*non-compounding annual percentage yield of 0.01% and (2) ATM Fee Reimbursement will not be refunded.

Kasasa Saver: the interest rate paid on the entire balance will be 0.00999% with an annual percentage yield of 0.01%.

\*Interest in Kasasa Cash does not compound because it is automatically transferred to the linked Kasasa Saver account.

**RATE INFORMATION.** The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$10,000.00	1.982%	equal 2.00%
2	Equal to or greater than \$10,000.01	0.199%	range from 2.00% to 0.36%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.010% with an annual percentage yield of 0.01%.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Additional Rate Information.** APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$110,000.00. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

**COMPOUNDING AND CREDITING.** Interest will monthly and will be add to monthly. If you close your account before interest is credited, you will not receive the accrued interest. Kasasa Cash interest and ATM Fee Reimbursements will be credited to the Kasasa Cash account on the last day of current Statement Cycle. Kasasa Cash linked to a Kasasa Saver account will have all the rewards automatically transferred to the 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.

If Kasasa Cash qualifications are NOT met during Monthly Qualification Cycle:

Kasasa Cash: (1) the interest rate paid on the entire balance of Kasasa Cash account will be 0.00999% with a \*non-compounding annual percentage yield of 0.01% and (2) ATM Fee Reimbursement will not be refunded.

Kasasa Saver: the interest rate paid on the entire balance will be 0.00999% with an annual percentage yield of 0.01%.

\*Interest in Kasasa Cash does not compound when it is automatically transferred to the linked Kasasa Saver account.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 2 years of inactivity.

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

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.



**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** \$25.00 minimum deposit is required to open the account. Have at least 1 ACH debit or credit transaction post and settle, 15 Visa check card purchases post and settle, and receipt of E-statements are conditions of this account. This account is not to be used for commercial purposes and there is a limit of 1 (one) Kasasa type checking account per social security number. There are no fees to open, maintain, or close this account. There are no recurring monthly maintenance charges associated with this account. 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.

Member FDIC. Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days. To obtain the current rate(s) and annual percentage yields, please call 785-738-3501 or Toll Free 888-738-8000

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

