

**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 earn your Kasasa Tunes reward all of the following transactions and activities must post and settle to your Kasasa Tunes account during each Monthly Qualification Cycle:

- \*Have at least (1) ACH debit or credit transaction post and settle
- \*Have at least (15) 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 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.

When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: (1) you will earn up to an aggregate of \$5.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com and Google Play purchases must be made with your Guaranty State Bank & Trust Company Visa check card tied to your Kasasa Tunes account and must post and settle to your account no more than 28 days after the Monthly Qualification Cycle in which you qualified ends and (2) you will receive ATM Fee Reimbursement up to an aggregate total of \$25.00 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.

Kasasa Tunes Reward administration: iTunes, Amazon.com and Google Play purchases are refunded via a "grant" and "credit" process. On the last day of each Statement Cycle in which you qualify, we establish a "grant" of up to and including \$5.00 for your account. Each "grant" is valid for up to and including 28 calendar days. All iTunes, Amazon.com and Google Play refunds are "credited" against your account's oldest active "grant". If the account is closed, you will forfeit any refund grants that have not been credited to your account.

If qualifications are NOT met during Monthly Qualification Cycle: (1) iTunes, Amazon.com or Google Play purchases will not be refunded and (2) ATM Fee Reimbursement will not be refunded.

**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.

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

**BONUSES.** You will receive a refund up to an aggregate total of \$10.00 as a bonus (which includes any applicable tax) for any iTunes, Amazon.com or Google Play purchases made with your Guaranty State Bank & Trust Company Visa check card that is tied to your Kasasa Tunes account that post and settle to the account within the first 60 calendar days after your account is opened. This refund will be credited to



your account on the last day of the current Statement Cycle after your aggregate iTunes, Amazon.com or Google Play purchase threshold of \$10.00 posts and settles to your account. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. To earn the bonus, you must deposit \$25.00 when you open the 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.

Member FDIC. Kasasa Tunes is a trademark of Kasasa Ltd., registered in the U.S.A. iTunes is a registered trademark of Apple, Inc., Amazon.com is a registered trademark of Amazon.com and Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com and Google, Inc. are not participants in or sponsors of this program.

**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.

