



ELIGIBILITY REQUIREMENTS. You must have a Kasasa Cash or Kasasa Cash Back account in order to open a Kasasa Saver account.

Kasasa Saver is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash or Kasasa Cash Back checking account during each Monthly Qualification Cycle. "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 your Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle:

Refer to your ELIGIBILITY REQUIREMENTS Rewards section of your Truth In Savings disclosure for your Kasasa Cash or Kasasa Cash Back rewards.

Kasasa Saver: Tier 1: 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 0.30% depending on the account's balance.

If Kasasa Cash or Kasasa Cash Back qualifications are NOT met during Monthly Qualification Cycle: Refer to your ELIGIBILITY REQUIREMENTS Rewards section of your Truth In Savings disclosure for your Kasasa Cash or Kasasa Cash Back account.

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

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 \$50,000.01	0.995%	equal 1.00%
2	Equal to or greater than \$50,000.01 but less than \$999,999,999.99	0.300%	range from 1.00% to 0.30%

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. The interest rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either a Kasasa Cash or Kasasa Cash Back account is documented below. Please refer to the appropriate Kasasa Cash or Kasasa Cash Back Truth in Savings Disclosure for specific account qualification information.

Kasasa Saver: When your linked Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle 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%. An interest rate of 0.29960% will be paid on the portion of your daily balance that is greater than \$50,000.00 resulting in annual percentage yield for this tier ranging from 1.00% to 0.30% depending on the account's balance.

If your linked Kasasa Cash or Kasasa Cash Back account qualifications are NOT met all balances in your Kasasa Saver account earn an interest rate of 0.00999% with an annual percentage yield of 0.01%.

The Annual Percentage Yield (APY) associated with your Kasasa Cash account when linked to Kasasa Saver account is documented below:

Kasasa Cash when linked to Kasasa Saver: When linked to Kasasa Saver, and your Kasasa Cash account's qualifications are met during a Monthly Qualification Cycle, interest rate of 1.98189% will be paid on the portion of your daily balance in your Kasasa Cash account that is less than or equal to \$10,000.00 and the non-compounding 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 in your Kasasa Cash account that is greater than \$10,000.00 resulting in non-compounding annual percentage yield for this tier ranging from 2.00% to 0.20%, depending on the account's balance.

If your Kasasa Cash account qualifications are not met, all balances in your Kasasa Cash account the interest rate paid on the entire balance will be 0.00999% with a non-compounding annual percentage yield of 0.01% and ATM Fee Reimbursement will not be refunded.

Interest and ATM Fee Reimbursements will be credited to your Kasasa Cash account on the last day of current Statement Cycle and are automatically transferred to the linked Kasasa Saver account within one day.

*Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$150,000.00. 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 be compounded monthly and will be credited to the account monthly. Interest begins to accrue on the Business Day you deposit noncash items (for example, checks). "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.

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

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 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. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and debit card and similar transactions from your account per month or statement cycle. A \$.50 overlimit fee will be assessed for each withdrawal made in excess of six (6) per month. We have the right to close this account if the six (6) per month withdrawal limit is exceeded.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. \$25.00 minimum deposit is required to open the account. You must have a Kasasa Cash or Kasasa Cash Back account in order to open a Kasasa Saver account, and the Kasasa Cash or Kasasa Cash Back 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 or Kasasa Cash Back account, your Kasasa Saver account will be closed as well. When linked to Kasasa Saver, cash back payments and ATM Fee Reimbursements earned within the Kasasa Cash Back account are credited directly to the Kasasa Saver account on the last day of current Statement Cycle. 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 Cash, Kasasa Cash Back 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, and were accurate as of 06/30/2020. To obtain the current rate(s) and annual percentage yield information, please call 785-738-3501 or Toll Free 888-738-8000.



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

