

Truth In Savings – Kasasa Saver With Cash Savings Account

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$0.00 but less than \$100,000.00	0.250%	0.25%
2	Equal to or greater than \$100,000.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

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

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.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

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

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per statement cycle will be charged after 12 months of inactivity.

PROCESSING ORDER. The order in which items are presented may affect the total fees assessed to your account. The first items that we pay are items that were submitted electronically, such as preauthorized automatic transfers, telephone and internet initiated transfers, debit card, ATM and ACH transactions. We then pay any checks cashed by our employees. Finally, we pay the remaining items based on check number sequence. NOTE: Please be aware that holds placed on your account for pending electronic transactions, such as hotel or rental car deposits, reduce your available balance and may cause your account to become overdrawn.

If a check, item or transaction (other than an ATM or everyday debit card transaction) is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. A service charge fee of \$4.00 will be charged for each withdrawal in excess of six per statement cycle.

During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Account Overview: 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 checking account during each Monthly Qualification Cycle.

Please refer to the appropriate Kasasa Cash Truth in Savings Disclosure for specific account qualification information.

Interest will be credited to your Kasasa Saver account on the last day of current Statement Cycle.

Linked Accounts: You must have a linked 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. When linked to Kasasa Saver, interest and ATM fee reimbursements earned within the Kasasa Cash account are credited to the linked Kasasa Saver within one day.

This account is not to be used for commercial purposes. See accompanying fee schedule for fees that may apply to this account.

Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of the Kasasa Saver's linked Kasasa Cash account's qualifications. Contact a Farmers Bank & Trust service representative for additional information, details and enrollment instructions.

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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 7/16/2020. To obtain the current rate(s) and annual percentage yield information, please call (855) 855-3268.

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.