



## **KASASA CASH BACK WITH SAVER CHECKING ACCOUNT**

**Minimum balance to open** - The minimum balance required to open this account is \$100.00.

**Deposit limitations** - You may make an unlimited number of deposits into your account.

**Additional Terms** - The following additional terms apply to this account:

### Account Overview

Kasasa Cash Back is a free, variable rewards checking account with no minimum balance that rewards accountholders with cash back on their PIN-based, signature-based debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.

**Fees:** There is no monthly service charge for this account.

### Minimum Monthly Activity Required for Cash Back Paid/ATM Fees Refunded:

1. Ten (10) Visa Debit Card Point-of-Sale transactions (Not ATM) post and clear per qualification cycle.
2. Receive monthly statements electronically.
3. Direct Deposit or ACH into/out of this account per qualification cycle.

Required monthly activity will be considered during your qualification cycle. First qualification cycle automatically qualifies unless you are moving from an existing Rewards Account. After the first qualification cycle, no cash back rewards/ATM fees will be paid on the account if the minimum monthly activity is not met.

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 5.00% cash back on up to a total of \$200.00 debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$10.00 per Monthly Qualification Cycle, as well as (2) reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified.

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, non-retail payment transactions and purchases made with non-Farmers Bank & Trust issued debit cards.

"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.

Rewards and ATM fee reimbursements will be credited on the last day of the current statement cycle to the linked Kasasa Saver account. 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.

E-Statement account only - Images returned with statement.

Foreign ATM Refunds: Bank will refund foreign ATM fees per qualification cycle based on the data provided from the EFT processor. Normal banking fees apply.

#### Purpose and Expected Use of Account

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. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Farmers Bank & Trust reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 6 consecutive Statement Cycles.

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 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 Farmers Bank & Trust check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. In the event that you or we close your Kasasa Cash Back account, your Kasasa Saver account will be closed as well. Upon termination of your Kasasa Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

This account is not to be used for commercial purposes. See accompanying fee schedule for fees that may apply to this account. Contact a Farmers Bank & Trust service representative for additional information, details and enrollment instructions.

Kasasa Cash Back is a trademark of BancVue, Ltd., registered in the U.S.A.