



KASASA SAVER WITH CASH SAVINGS ACCOUNT

Rate information - At our discretion, we may change the interest rates for this account.

Tier 1 - An interest rate of 0.050% will be paid only for that portion of your daily balance that is \$100,000.01 or more. The annual percentage yield (APY) for this tier will range from 0.50% to 0.05%, depending on the balance in the account.

Tier 2 - An interest rate of 0.500% will be paid on the entire portion of your daily balance that is less than \$100,000.01. The annual percentage yield (APY) for this tier is 0.50%.

The interest rates and annual percentage yields may change at any time.

Additional Rate Information -

APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$100,000 plus \$100,000.

If your linked Kasasa Cash account qualifications are not met all balances in your Kasasa Saver account earn an interest rate of .05% with an annual percentage yield of .05%.

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

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$25.00.

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

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

Limitations on frequency of transfers - 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 a 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 Terms - The following additional terms apply to this 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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