

Kasasa Saver

This disclosure contains the rules that govern your Kasasa Saver deposit account as of November 1, 2022 when it is linked to either a Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account. Please refer to both this AND the corresponding Kasasa Cash, Kasasa Cash Back or Kasasa Tunes Truth In Savings disclosure to ensure you have all of the information that is associated with your accounts.

Account Overview:

Kasasa Saver: Linked with a Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account, this is a free, variable rate deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked account during that account's Monthly Qualification Cycle. In addition, the (a) dividends, (b) cash back dollars, (c) reimbursements of iTunes, Amazon.com and Google Play purchases and (d) the nationwide ATM withdrawal fee refunds earned through the linked checking account are transferred into the Kasasa Saver account at the end of the cycle period to help the consumer save.

Dividend Rate & Annual Percentage Yield (APY)

- **Compounding & Crediting:**

Dividends will be compounded on a monthly basis. Dividends will be credited to your Kasasa Saver account on the first processing/business day of the following statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin(s) 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.

"Statement Cycle" means the period of time for which Travis County Credit Union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website or contact one of our branch service representatives for

specific Statement Cycle dates.

- **Balance Computation Method:**

We use the average daily balance method to calculate the dividends on your Kasasa Saver account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.

- **Dividend Rate & Annual Percentage Yield:**

This is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion, and we may change the dividend rate on your account at any time, without any limitations, and without notice to you.

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

When your linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes qualifications are met during a Monthly Qualification Cycle:

Kasasa Saver: average daily balances up to and including \$10,000 in your Kasasa Saver account earn a dividend rate of 0.7474% resulting in an APY of 0.75%; and average daily balances over \$10,000 earn a dividend rate of 0.2497% on the portion of the average daily balance over \$10,000, resulting in a range from 0.75% to 0.30% APY depending on the account's average daily balance

When your linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes qualifications are not met during a Monthly Qualification Cycle: the entire average daily balance in the Kasasa Saver account earns 0.01% APY.

Dividends will be credited to your Kasasa Saver account on the first processing/business day of the following statement cycle.

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, average daily balances up to and including \$10,000 in your Kasasa Cash account earn a dividend rate of 1.9819% resulting in a non-compounding APY* of 2.00%; and average daily balances over \$10,000 earn a dividend rate of 0.2497% on the portion of the average daily balance over \$10,000, resulting in a non-compounding range from 2.00% to 0.41% APY depending on the account's average daily balance.

When your linked Kasasa Cash account's qualifications are not met during a Monthly Qualification Cycle: ATM withdrawal fees are not refunded and the entire average daily balance in the account earns a dividend rate of 0.01% resulting in a non-compounding APY of 0.01%. Dividends will be credited to your Kasasa Cash account on the first processing/business day of the following statement cycle.

* Dividends in Kasasa Cash do not compound because it is automatically transferred to the Kasasa Saver account within one day. 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 balance of \$10,000 + \$100,000 in your Kasasa Cash account and \$10,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Reward Distribution:

Kasasa Cash Back When Linked To Kasasa Saver: The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on first processing/business day of the following statement cycle.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account.

\$5.00 minimum deposit is required to open the Kasasa Saver account.

Monthly direct deposit, enrollment in online banking, eStatements are conditions these accounts. See TCCU fee schedule for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account(s).

Limit of 1 account(s) per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account and that account's terms and conditions articulated within their specific disclosure will apply.

Linked Accounts: You must have a linked Kasasa Cash, a linked Kasasa Cash Back, or a linked Kasasa Tunes account in order to open a Kasasa Saver account, and the linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

Account Limitations: If Kasasa Saver Is Established As A Savings Account: Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA

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