

Kasasa Saver “Rider” When Linked To Either Kasasa Cash or Kasasa Cash Back

This disclosure contains the rules that govern your Kasasa Saver deposit account as of January 1, 2018 when it is linked to either a Kasasa Cash or Kasasa Cash Back account. Please refer to both this AND the corresponding Kasasa Cash or Kasasa Cash Back Truth In Savings disclosure to ensure you have all of the information that is associated with your accounts.

Kasasa Saver Account Overview: Kasasa Saver® 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 Kasasa Cash or Kasasa Cash Back checking account during each Monthly Qualification Cycle.

Kasasa Saver Dividend Rate & Annual Percentage Yield (APY)

- **Compounding & Crediting Within Kasasa Saver Account:** Dividends will be compounded on a monthly basis. Dividends will be credited to your account on the first processing 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 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 (TCCU) provides a summary of the financial activities and transactions that post and settle to the accountholder’s account.

- **Balance Computation Method For Kasasa Saver Account:** We use the average daily balance method to calculate the dividends on your 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:** The dividend rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either a Kasasa Cash or a 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 a dividend rate of 0.7474% will be paid on the portion of your average daily balance that is less than or equal to \$10,000 and the annual percentage yield for this tier is 0.75%. A dividend rate of 0.2497% will be paid on the portion of your average daily balance that is greater than \$10,000 resulting in annual percentage yield for this tier ranging from 0.75% 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 a dividend rate of 0.01% with an annual percentage yield of 0.01%. Dividends will be credited to your Kasasa Saver account on the first processing 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, dividend rate of 0.7474% will be paid on the portion of your average daily balance in your Kasasa Cash account that is less than or equal to \$10,000 and the non-compounding annual percentage yield* for this tier is 0.75%. A dividend rate of 0.2497% will be paid on the portion of your average daily balance in your Kasasa Cash account that is greater than \$10,000 resulting in non-compounding annual percentage yield for this tier ranging from 0.75% to 0.30%, depending on the account’s balance. If your Kasasa Cash account qualifications are not met, all balances in your Kasasa Cash account the dividend rate paid on the entire balance will be 0.01% with a non-compounding annual percentage yield of 0.01% and ATM fees are not refunded.

Actual dividend amount paid may be less than advertised Kasasa Cash APY if represented without a linked Kasasa

Saver account because of non-compounding. Dividends and ATM fee reimbursements will be credited to your Kasasa Cash account on the first processing day of the following 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 \$10,000 plus \$100,000 to be shown as a single figure (i.e. \$110,000). 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.

Additional Information Regarding Your Kasasa Saver Account.

Linked Accounts: You must have a linked Kasasa Cash or a linked 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 your 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 first processing day of the following Statement Cycle. 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.

Minimum Deposit, Use & Number of Accounts: \$25 minimum deposit is required to open the Kasasa Saver account and no minimum balance is required to qualify for the account's rewards. This account is not to be used for commercial purposes and there is a limit of 1 Kasasa Saver account per social security number.

Fees: There are no fees to open or close a Kasasa Saver account. There are no recurring monthly service charges associated with this account. See accompanying Rate & Fee Schedule for fees that may apply to this account.

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

Federally insured by NCUA

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