

# Kasasa Cash® and Kasasa Cash Back®

## Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of October 16, 2017.

### Account Overviews

**Kasasa Cash®** is a free, variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.

**Kasasa Cash Back®** is a free variable reward checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

### Purpose and Expected Use of Account

The Kasasa Cash or Kasasa Cash Back account is intended to be the accountholder's primary checking account in which 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.

Community National Bank 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 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 Community National Bank cashier's check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash or Kasasa Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

### Qualifications

To earn your rewards just do the following transactions and activities in your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle:

- Have at least 12 PIN-based debit card purchases post and settle
- Be enrolled in and log into online banking

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, debit card purchases processed by merchants and received by Community National Bank as ATM transactions. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"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.

"Statement Cycle" means the period of time for which Community National Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

### Rewards

**KASASA CASH:** When Kasasa Cash qualifications are met during a Monthly Qualification Cycle:

- Tier 1: An interest rate of 2.98% will be paid on the portion of your daily average balance that is less than or equal to \$15,000.00. The annual percentage yield for this tier is 3.0%.
- Tier 2 - An interest rate of 0.25% will be paid on the portion of your daily balance that is greater than \$15,000.00. The annual percentage yield for this tier will range from 3.00% to .70% depending on the balance in the account.

You will receive reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

**When Kasasa Cash qualifications are not met during a Monthly Qualification Cycle:**

The interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05% and ATM fees are not refunded.

**KASASA CASH BACK:** When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle:

- You will receive 2.00% cash back on up to a total of \$250.00 debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$5.00 per Monthly Qualification Cycle.
- You will receive reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

Cash back payments and ATM refunds will be credited to the account on the last day of the current Statement.

**When Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle:**

You will not receive cash back on debit card purchases and ATM fees are not refunded.

#### **Interest Rate & Annual Percentage Yield (APY)**

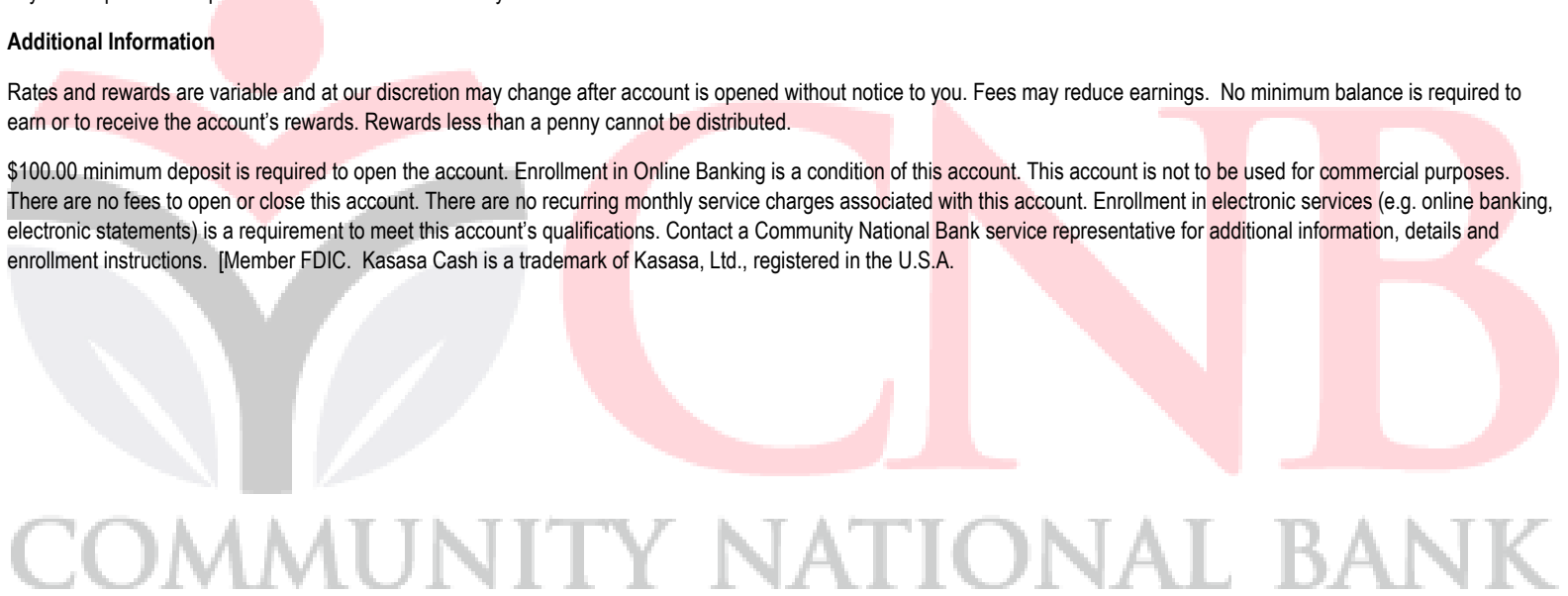
**Compounding & Crediting:** Interest will be compounded on a daily basis. Interest will be credited to your account on the last day of the current Statement Cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

#### **Additional Information**

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.

\$100.00 minimum deposit is required to open the account. Enrollment in Online Banking is a condition of this account. This account is not to be used for commercial purposes. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. Enrollment in electronic services (e.g. online banking, electronic statements) is a requirement to meet this account's qualifications. Contact a Community National Bank service representative for additional information, details and enrollment instructions. [Member FDIC. Kasasa Cash is a trademark of Kasasa, Ltd., registered in the U.S.A.]



# Kasasa Cash® With Kasasa Saver®

## Kasasa Cash Back® With Kasasa Saver®

### Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of October 16, 2017.

#### Account Overviews

**Kasasa Cash®** is a free, variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.

**Kasasa Cash Back®** is a free variable reward checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

**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 or Kasasa Cash Back checking account during each Monthly Qualification Cycle.

#### Purpose & Use Expectations

The Kasasa Cash or Kasasa Cash Back account that is linked to Kasasa Saver account is intended to be the accountholder's primary checking account in which 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 Kasasa Cash or Kasasa Cash Back 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.

Community National Bank 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. The linked Kasasa Saver account will also be closed if the Kasasa Cash or Kasasa Cash Back account is converted or closed.

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 Community National Bank cashier's check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash or Kasasa Cash Back and your linked Kasasa Saver account, any optional add-on products/services associated with these accounts will also be terminated at the same time.

#### Qualifications

To earn your rewards just do the following transactions and activities in your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle. All of the following transactions must post and settle to your account during each Monthly Qualification Cycle:

- Have at least 12 PIN-based debit card purchases post and settle
- Be enrolled in and log into online banking

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, debit card purchases processed by merchants and received by Community National Bank as ATM transactions. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"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.

"Statement Cycle" means the period of time for which Community National Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

#### Rewards

**KASASA CASH:** When Kasasa Cash qualifications are met during a Monthly Qualification Cycle:

- Tier 1: An interest rate of 2.98 will be paid on the portion of your daily average balance that is less than or equal to \$15,000.00. The annual percentage yield for this tier is 3.00%.
- Tier 2 - An interest rate of 0.25% will be paid on the portion of your daily balance that is greater than \$15,000.00. The annual percentage yield for this tier will range from 3.00% to .70% depending on the balance in the account.

You will receive reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within [sixty (60)] calendar days of the withdrawal transaction.

**KASASA SAVER:**

- Tier 1: An interest rate of .498% will be paid on the portion of your daily average balance that is less than or equal to \$30,000.00. The annual percentage yield for this tier is 0.50%

- Tier 2 - An interest rate of 0.25% will be paid on the portion of your daily balance that is greater than \$30,000.00. The annual percentage yield for this tier will range from .50% to .31% depending on the balance in the account

**When Kasasa Cash qualifications are not met during a Monthly Qualification Cycle:**

Kasasa Cash: the interest rate paid on the entire balance will be 0.05% with a non-compounding annual percentage yield of 0.05%.

Kasasa Saver: the interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%

Interest and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the current Statement Cycle and all Kasasa Cash rewards are automatically transferred to the linked Kasasa Saver account within one business 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.

**KASASA CASH BACK:** When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle:

- You will receive 2.00% cash back on up to a total of \$250.00 debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$5.00 per Monthly Qualification Cycle.
- You will receive reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

**KASASA SAVER:**

- Tier 1: An interest rate of .498% will be paid on the portion of your daily average balance that is less than or equal to \$30,000.00. The annual percentage yield for this tier is 0.50%.
- Tier 2 - An interest rate of 0.25% will be paid on the portion of your daily balance that is greater than \$30,000.00. The annual percentage yield for this tier will range from .50% to .31% depending on the balance in the account

**When Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle:**

Kasasa Cash Back: you will not receive cash back on debit card purchases and ATM fees are not refunded

Kasasa Saver: the interest rate paid on the entire balance will be with an annual percentage yield of

Interest and ATM fee reimbursements will be credited to your linked Kasasa Saver account on the last day of the current Statement Cycle.

**Interest Rate & Annual Percentage Yield (APY)**

Compounding & Crediting: Interest will be compounded on a daily basis. Interest will be credited to your account on the last day of the current Statement Cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

**Additional Information**

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.

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.

\$100.00 minimum deposit is required to open the account. You must have a Kasasa Cash or 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 Kasasa Cash Back account, your Kasasa Saver account will be closed as well.

This account is not to be used for commercial purposes. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. Enrollment in electronic services (e.g. online banking, electronic statements) is a requirement to meet this account's qualifications. Contact a Community National Bank service representative for additional information, details and enrollment instructions. [Member FDIC. Kasasa Cash, Kasasa Cash Back, Kasasa Saver, is a trademark of Kasasa, Ltd., registered in the U.S.A.