

Kasasa Saver

This disclosure contains the rules that govern your Kasasa Saver deposit account 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.

Account Overview:

Kasasa Saver: Linked with a Kasasa Cash or Kasasa Cash Back account, this 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 account during that account's Monthly Qualification Cycle. In addition, the (a) interest, (b) cash back dollars, and (c) 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.

Interest Rate & Annual Percentage Yield (APY)

- **Compounding & Crediting:**

Interest will be compounded daily. Interest will be credited to your Kasasa Saver 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 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 [Wells River Savings Bank](#) provides a summary of the financial activities and transactions that post and settle to the accountholder's account. [See our website www.wellsriversavings.com or call our Customer Care Center](#) for specific Statement Cycle dates.

- **Balance Computation Method:**

We use the daily balance method to calculate the interest on your Kasasa Saver account. We use the daily balance method to calculate the interest on your Kasasa Cash account. The daily balance method is the application of a daily interest rate to the full amount of principal in the account each day.

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

The interest rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either a Kasasa Cash or 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.

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

Kasasa Saver: daily balances up to and including \$75,000 in your Kasasa Saver account earn an interest rate of 0.9954% resulting in an APY of 1.00% and daily balances over \$75,000 earn an interest rate of 0.2497% on the portion of the daily balance over \$75,000, resulting in a range from 1.00% to 0.25% APY depending on the Kasasa Saver account's daily balance.

When your linked Kasasa Cash or Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle: the entire daily balance in the Kasasa Saver account earns 0.0499% APY.

Interest will be credited to your Kasasa Saver account on the last day of the current 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, daily balances up to and including \$35,000 in your Kasasa Cash account earn an interest rate of 2.4718% resulting in a non-compounding APY* of 2.50%; and daily balances over \$35,000 earn an interest rate of 0.2497% on the portion of the daily balance over \$35,000, resulting in a non-compounding range from 2.50% to 0.25% APY depending on the account's 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 daily balance in the account earns an interest rate of 0.0499% resulting in a non-compounding APY of 0.05%. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle.

* Interest in Kasasa Cash does 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 \$35,000 + \$100,000 in your Kasasa Cash account and \$75,000 + \$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 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 last day of the current statement cycle.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. A \$100.00 minimum deposit is required to open the account. Monthly 12 debit card purchases, [enrollment in online banking](#), [e-Statements](#) are a condition(s)] of Monthly Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account(s). See accompanying schedule of [Consumer Fees and Charges](#) 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 or Kasasa Cash Back account(s). Limit of 1 account(s) per customer. 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, or Kasasa Cash Back account and that account's terms and conditions articulated within their specific disclosure will apply.

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 linked Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.