

Kasasa Cash Back with Kasasa Saver - Truth In Savings Disclosure Including Fee Schedule

This disclosure contains the rules that govern your deposit account

Account Overview: Kasasa Cash Back: A free variable reward checking account with no minimum balance that rewards accountholders with cash back on their 12 debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Kasasa Saver: 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 Back checking account during each Monthly Qualification Cycle.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary checking account in which payroll transactions and 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.

Wells River Savings 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 also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 2 consecutive Statement Cycles.

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 Wells River Savings Bank 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 Back with Kasasa Saver account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash Back account and only the Kasasa Cash Back terms and conditions articulated within this disclosure will apply.

Interest Rate & Annual Percentage Yield (APY) Compounding & Crediting:

Interest will be compounded on a daily basis. 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 begins 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 account holder's account. Contact our Customer Care Center for statement cycle dates.

Balance Computation Method:

We use the daily balance method to calculate the interest on your Kasasa Saver account. This method is the application of a daily periodic rate to the full amount of principal in the account each day. The period we use is the Statement Cycle.

Interest Rate & Annual Percentage Yield:

When your Kasasa Cash Back account 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 account's daily balance.

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

- **Kasasa Saver:** The entire daily balance in the Kasasa Saver account earns an interest rate of 0.0499% resulting in an annual percentage yield of 0.05% APY.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with bank

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

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 our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. 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) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. Contact our Customer Care Center for qualification cycle dates.

"Banking Day" means any business day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions.

"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. Contact our Customer Care Center for statement cycle dates.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.50% cash back on up to a total of \$300.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$7.50 cash back payments may be earned per Monthly Qualification Cycle.

In addition, 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 0.2497% APY depending on the account's daily balance.

You will receive reimbursements up to an aggregate total of \$25.00 (max \$4.99 per transaction) for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. 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 your Kasasa Cash Back account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded. In addition, the entire daily balance in the Kasasa Saver account earns an interest rate of 0.0499% resulting in an annual percentage yield of 0.05% APY.

Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle.

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 the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$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.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$25.00 minimum deposit is required to open the checking account. A \$100.00 minimum deposit is required to open the Saver account. 12 debit card purchases, enrollment in online banking, and e-Statements are a condition(s) of these 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 the account's qualifications. 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. A Kasasa Cash Back account is required to have a Kasasa Saver 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 Back account and that account's terms and conditions articulated within their specific disclosure will apply. 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.

Cycle Date Information:

The following dates apply to your Kasasa Cash Back and Kasasa Saver accounts. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash Back and Kasasa Saver accounts with these Monthly Qualification Cycle dates.

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 our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. 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.

Member FDIC

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Miscellaneous Fees and Charges

Wire Transfers

Outgoing Wire (Processed through an intermediary bank): \$40.00 Per Transfer

Outgoing Wire (Not processed through an intermediary bank): \$25.00 Per transfer

Notary Fees

Notary Fee (customer): No Charge

Notary Fee (non-customer): \$10.00 Per Transaction

Official Checks

Money Orders Sold Up to \$2,500.00: \$3.00 Per Check (One free per day from Savings Account)

Treasurers Checks (sold over \$2,500.00) : \$5.00 Per Check

Fax

Incoming Fax : No Charge

Outgoing Fax: \$1.00 per page

ATM

Card Replacement: \$7.00 Per Request

Transaction Fee (non-affiliate ATM): \$1.00 Per Transaction

Miscellaneous Fees

Fee for Automatic Transfer (ATS Account): \$5.00 Per Transfer

Check Cashing (non-customer): 3.00% of Check Amount

Check Printing Fees : Fees Vary By Style Per Request

Certified Check Fee: \$10.00 Per Check

Collection Items: \$15.00 Per Item

Collection Items - Canadian Items (USD equivalent <=\$1,000.00): \$10.00 Per Item

Collection - All Other Foreign Items : \$20.00 Per Item

Counter Checks: \$.25 each

Foreign Currency Purchase/Exchange Fee: \$20.00 Per Transaction

Bill Pay: No Charge

Online & Mobile Banking: No Charge

Mobile Deposit: \$.50 Per Item Deposited

Pay A Person: \$1.00 Per Transaction

Deposited Items Returned (excluding NSF Returns): \$10.00 Per Item

Overdraft Item Fee * : \$30.00 Per Item (\$120.00 per day maximum)

Returned Item Fee * : \$30.00 Per Item (\$120.00 per day maximum)

*Applies to overdrafts created by check, in-person withdrawals, and ACH debits: \$20.00 Per Item

Overdraft Protection Transfer Fee: \$2.00 Per Transfer

Photocopies: \$.25 per page
Research : \$25.00 Per Hour
Signature Guarantee Fee (customers only): \$10.00 Per Guarantee
Escheatment Fee : \$25.00 Per Account Escheated
Snap Shot Statement: No Charge
Special Handling Fee: \$25.00 Per Account (Levies & Attachments)
Special Statement: \$2.00 Per Request
Stop Payment: \$30.00 Per Item
Teller Phone Banking : No Charge
Safe Deposit Box Drilling: \$250.00 Per Box

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