

KASASA SAVER ACCOUNT DISCLOSURE

Qualifications Information: Account transactions and activities may take one or more business 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 made with non-Jefferson Financial Federal Credit Union issued debit cards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle.

Reward Information: When your Kasasa Cash or Kasasa Cash Back Account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the statement cycle:

- **Kasasa Saver:** Balances up to \$20,000 receive APY* of 0.50%; and balances over \$20,000 earn 0.25% interest rate on the portion of balance over \$20,000, resulting in a range from 0.50% to 0.25% APY* depending on the account's balance.
- **Kasasa Cash:** Balances up to \$10,000 receive APY* of 3.00%; and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 3.00% to 0.25% APY* depending on the account's balance.
- **Kasasa Cash Back:** 2.00% cash back on up to a total of \$400.00 PIN-based / signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$8.00 cash back may be earned per Monthly Qualification Cycle.

When Kasasa Cash or Cash Back qualifications are not met,

- **Kasasa Saver:** All balances earn 0.03% APY*
- **Kasasa Cash:** All balances earn 0.03% APY*
- **Kasasa Cash Back:** No cash back payments are made

When linked to the Kasasa Saver Account, the dividends earned within the Kasasa Cash Account does not compound since it is automatically transferred to the Kasasa Saver Account the day after being credited to your Kasasa Cash Account. Consequently, when linked to Kasasa Saver, and your Kasasa Cash qualifications are met, balances up to \$10,000 in your Kasasa Cash Account receive a non-compounding APY* of 3.00%; and balances over \$10,000 earn 0.25% interest rate on the portion of the balance over \$10,000, resulting in a non-compounding range from 3.00% to 0.25% APY* depending on the account's balance. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.

*APY = Annual Percentage Yield. APYs accurate as of 06/01/2015. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, time frames, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. Monthly Direct Deposit / ACH credit, enrollment in Online Banking, receipt of eStatements may be a condition(s) of this account. Enrollment in electronic services (e.g. Online Banking, eStatements, Online Bill Pay) and log-ons may be required to meet some of the account's qualifications. Limit 1 account per Social Security Number. A Kasasa Cash or Kasasa Cash Back Account is required to have a Kasasa Saver Account. A linked Kasasa Saver Account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this Account. Contact a Jefferson Financial FCU representative for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA.