

## KASASA CASH CHECKING 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 purchases 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 Account qualifications are met during a Monthly Qualification Cycle, (1) 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 and (2) you will receive reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. Dividends and ATM fee reimbursements will be credited to your Kasasa Cash Account on the last day of statement cycle.

When Kasasa Cash qualifications are not met, all balances in the account earn 0.03% APY\* and ATM fees are not refunded.

\*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. No minimum deposit is required to open the account. Monthly Direct Deposit / ACH credit, enrollment in Online Banking, receipt of eStatements may be a condition(s) of this accounts. 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. 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.

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