

KASASA CASH BACK 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 Back Account qualifications are met during a Monthly Qualification Cycle, you will receive (1) 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 the cycle period. A maximum of \$8.00 cash back may be earned per Monthly Qualification Cycle and (2) you will receive reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back Account on the last day of statement cycle. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded.

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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