

**ELIGIBILITY REQUIREMENTS.** To be eligible for this account you must have a Kasasa Saver with Cash account.

**RATE INFORMATION.** The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

TIER	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$10,000.01	4.88%	Equal 5.000%
2	Equal to or greater than \$10,000.01	0.250%	Range from 5.00% to 0.68%

Your interest rate and annual percentage yield may change

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Additional Rate Information.**

When your Kasasa Cash account qualifications are met during a Monthly Qualifications Cycle:

Kasasa Cash: The interest will be paid to your Saver with Cash account at the rate in the above tier for the balances in the tier.

When Kasasa Cash qualifications are **not met** during a Monthly Qualifications Cycle:

Kasasa Cash: ATM withdrawal fees are not refunded and the interest rate earned on the entire daily balance in the account will be 0.05% resulting in an APY of 0.05%

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**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 account during each Monthly Qualification Cycle:

- 1.) At least 1 direct deposit, ACH payment, or bill pay transaction
- 2.) At least 12 debit card purchases
- 3.) Be enrolled in and have agreed to receive e-Statements rather than paper statements
- 4.) A Kasasa Saver with Cash account

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.

"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 Monday through Friday and excludes weekends and legal holidays.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 24 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT PROTECTION.** Please refer to a separate Overdraft Protection Disclosure.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily Periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the next business day after you deposit noncash items.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Limit of 1 account(s) per account holder. 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 with Cash portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver with Cash account is required for automatic savings.

#### **Account Overview :**

Kasasa Cash with Saver: A free variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's 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.

Altamaha Bank and Trust 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 3 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. Altamaha Bank and Trust 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 account, any optional add-on products / services associated with this account will also be terminated at the same time.

#### **Reward Information :**

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, the interest in the tiers listed will be paid on the balances listed in the tiers.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash with Saver 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.

Note: Automatic transfer may cause an overdraft to your Kasasa Cash with Saver account, if the account's balance is less than the transferred amount when transfer occurs.

When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire daily balance will be 0.04989% resulting in a non-compounding annual percentage yield of 0.05% and ATM withdrawal fees are not refunded.

APY calculations are based on an assumed balance of \$10,000 + \$100,000 in your Kasasa Cash with Saver account and an assumed statement cycle of thirty-one (31) days.

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

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

Statement Period: Monthly eStatements required.

Member FDIC. Kasasa, Kasasa Cash with cash and Kasasa Saver with cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of today's date. To obtain the current rate(s) and annual percentage yield information, please call (912)537-8220

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.