



KASASA CASH BACK – TRUTH-IN-SAVINGS DISCLOSURE

AS OF: _____

This disclosure covers your rights and responsibilities concerning your Kasasa Cash Back account and the rights and responsibilities of WEPCO Federal Credit ("Credit Union"). In this disclosure, the words "you" and "your" mean anyone who signs an Account Card, Account Change Card, or any other account opening document, or for whom membership and/or service requests are approved through the Credit Union's online application and authentication process. The words "we," "us," and "our" mean the Credit Union.

1. ACCOUNT OVERVIEW - Kasasa Cash Back is a free variable reward checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.
2. PURPOSE AND EXPECTED USE OF ACCOUNT - This account is intended to be the accountholder's primary share draft 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.

The Credit Union 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 share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have any activity over six (6) 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 Credit Union check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

3. 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 twelve (12) debit card purchases;
- Be enrolled in and log into PAL Plus Online Account Access;
- Be enrolled in and have agreed to receive eStatements rather than paper statements; and
- Maintain a valid email address on record with the Credit Union

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 towards earning account rewards: ATM-processed transactions, transfers between accounts, WEPCO credit card purchases, debit card purchases processed by merchants and received by the Credit Union as ATM transactions, non-retail payment transactions and purchases made with debit or credit cards

not issued by the Credit Union. Transactions bundled together by merchants and received by the Credit Union 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 banking day of the current statement cycle through one (1) banking day prior to the last banking day of the current statement cycle.

See our website or contact us for specific Monthly Qualification Cycle dates.

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

"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, June 19, 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, June 19, 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 our credit union provides a summary of the financial activities and transactions that post and settle to the account holder's account. See our website or contact us for specific Statement Cycle dates.

4. REWARD INFORMATION - When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 5.00% cash back on up to a total of \$300 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$15 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25 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.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing day of the following statement cycle.

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.

5. ADDITIONAL INFORMATION - Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, eStatements) and log-ons may be required to meet some of the account's qualifications. 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. Contact us for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

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

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
January	2023	12/31/2022	01/30/2023	01/01/2023	01/31/2023
February	2023	01/31/2023	02/27/2023	02/01/2023	02/28/2023
March	2023	02/28/2023	03/30/2023	03/01/2023	03/31/2023
April	2023	03/31/2023	04/29/2023	04/01/2023	04/30/2023
May	2023	04/30/2023	05/30/2023	05/01/2023	05/31/2023
June	2023	05/31/2023	06/29/2023	06/01/2023	06/30/2023
July	2023	06/30/2023	07/30/2023	07/01/2023	07/31/2023
August	2023	07/31/2023	08/30/2023	08/01/2023	08/31/2023
September	2023	08/31/2023	09/29/2023	09/01/2023	09/30/2023
October	2023	09/30/2023	10/30/2023	10/01/2023	10/31/2023
November	2023	10/31/2023	11/29/2023	11/01/2023	11/30/2023
December	2023	11/30/2023	12/30/2023	12/01/2023	12/31/2023

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
January	2024	12/31/2023	01/30/2024	01/01/2024	01/31/2024
February	2024	01/31/2024	02/28/2024	02/01/2024	02/29/2024
March	2024	02/29/2024	03/30/2024	03/01/2024	03/31/2024
April	2024	03/31/2024	04/29/2024	04/01/2024	04/30/2024
May	2024	04/30/2024	05/30/2024	05/01/2024	05/31/2024
June	2024	05/31/2024	06/29/2024	06/01/2024	06/30/2024
July	2024	06/30/2024	07/30/2024	07/01/2024	07/31/2024
August	2024	07/31/2024	08/30/2024	08/01/2024	08/31/2024
September	2024	08/31/2024	09/29/2024	09/01/2024	09/30/2024
October	2024	09/30/2024	10/30/2024	10/01/2024	10/31/2024
November	2024	10/31/2024	11/29/2024	11/01/2024	11/30/2024
December	2024	11/30/2024	12/30/2024	12/01/2024	12/31/2024

7. FEES FOR OVERDRAWING ACCOUNTS - Fees for overdrawing your account may be imposed on each check, draft, item, preauthorized automatic debit, telephone-initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

8. FEES - See separate fee schedule for a listing of fees and charges applicable to your account(s).