



KASASA SAVER – TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: _____

This disclosure covers your rights and responsibilities concerning your Kasasa Saver account when it is linked to either a Kasasa Cash or Kasasa Cash Back account and the rights and responsibilities of WEPCO Federal Credit ("Credit Union"). Please refer to both this AND the corresponding Kasasa Cash or Kasasa Cash Back Truth-In-Savings Disclosure to ensure you have all of the information that is associated with your accounts. 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 - Linked with a Kasasa Cash or Kasasa Cash Back account, Kasasa Saver is a free, variable rate deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked account during that account's Monthly Qualification Cycle. In addition, the (a) dividends, (b) cash back dollars and (c) nationwide ATM withdrawal fee refunds earned through the linked checking account are transferred into the Kasasa Saver account at the end of the cycle period to help you save.

2. DIVIDEND RATE & ANNUAL PERCENTAGE YIELD (APY)

a. Compounding & Crediting. Dividends will be compounded on a monthly basis. Dividends will be credited to your Kasasa Saver account on the first processing day of the following statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin(s) to accrue on the business day you deposit noncash items (for example, checks).

"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.

"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 the Credit Union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website or contact us for specific Statement Cycle dates.

b. Balance Computation Method. We use the daily balance method to calculate the dividends in your Kasasa Saver account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

c. Dividend Rate & Annual Percentage Yield. The dividend rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either a Kasasa Cash or Kasasa Cash Back is documented below. Please refer to the appropriate Kasasa Cash or Kasasa Cash Back Truth-In-Savings Disclosure for specific account qualification information.

When your linked Kasasa Cash or Cash Back qualifications ARE MET during a Monthly Qualification Cycle:

Daily balances up to and including \$50,000 in your Kasasa Saver account earn a dividend rate of 2.47%, resulting in an APY of 2.50%; and daily balances over \$50,000 earn a dividend rate of 0.50% on the portion of the daily balance over \$50,000, resulting in a range from 2.50% to 0.90% APY depending on the Kasasa Saver account's daily balance. Dividends will be credited to your Kasasa Saver account on the first processing day of the following statement cycle.

When linked to Kasasa Saver and your Kasasa Cash account's qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$10,000 in your Kasasa Cash account earn a dividend rate of 5.84%, resulting in a non-compounding APY* of 5.84%; and daily balances over \$10,000 earn a dividend rate of 0.50% on the portion of the daily balance over \$10,000, resulting in a non-compounding range from 5.84% to 0.71% APY depending on the account's daily balance. Dividends will be credited to your Kasasa Cash account on the first processing day of the following statement cycle.

When your linked Kasasa Cash or Cash Back account's qualifications ARE NOT MET during a Monthly Qualification Cycle:

The entire daily balance in the Kasasa Saver account earns a dividend rate of 0.05%, resulting in an APY of 0.05%. Dividends will be credited to your Kasasa Saver account on the first processing day of the following statement cycle.

ATM withdrawal fees are not refunded and the entire daily balance in the Kasasa Cash account earns a dividend rate of 0.05%, resulting in a non-compounding APY of 0.05%. Dividends will be credited to your Kasasa Cash account on the first processing day of the following statement cycle.

*Dividends in Kasasa Cash do not compound because they are automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$10,000 + \$240,000 in your Kasasa Cash account and \$50,000 + \$200,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. 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.

3. REWARD DISTRIBUTION - When your Kasasa Saver is linked to your Kasasa Cash or Kasasa Cash Back account, the dividends (Kasasa Cash) or cash back payments (Kasasa Cash Back) and nationwide ATM withdrawal fee reimbursements earned will be credited to your Kasasa Saver account on the first processing day of the following statement cycle.

4. 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.

You must have a linked Kasasa Cash or linked Kasasa Cash Back account in order to open a Kasasa Saver account, and the linked Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

Contact us for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

5. **CYCLE DATE INFORMATION** - The following dates apply to your Kasasa Saver 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 Saver 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

		Monthly Qualification Cycle		Statement Cycle	
Month	Year	Begin	End	Begin	End
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
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

6. RATES - The rates appearing in this disclosure are accurate as of the last dividend declaration date as indicated. If you have any questions or require current rate information, please contact us.

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