Kasasa® Account Terms

Qualification Information: 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 credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. 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. Visa credit cash advances, Visa credit balance transfers, and Visa credit advances made for overdraft protection also do not count toward earning account rewards.

"Monthly Qualification Cycle" means the last day of the month to the second to the last day of the following month.

Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle.

Kasasa Cash-Principal Rewards: average daily balances up to and including $25,000 receive a non-compounding APY* of 2.02%; and balances over $25,000 earn .50% interest rate on the portion of balance over $25,000 resulting in a non-compounding range from 2.02-.80% APY* depending on the account's balance.

Kasasa Cash-Enhanced: average daily balances up to and including $25,000 receive a non-compounding APY* of 4.07%; and balances over $25,000 earn .50% interest rate on the portion of balance over $25,000 resulting in a non-compounding range from 4.07%-1.21% APY* depending on the account's balance.

Kasasa Cash Back: 4.0% cash back on up to a combined total up to $300 in debit card and Canopy Visa credit purchases that post and settle to the account during that cycle period. A maximum of $12 cash back may be earned per Monthly Qualification Cycle.

Kasasa Saver: (if linked to a Kasasa Cash or Kasasa Cash Back account): Balances up to $50,000 receive APY of 2.27%; and balances over $50,000 earn 1.00% interest rate on the portion of balance over $50,000, resulting in a range from 2.27% - 1.42% APY* depending on the account's balance.

ATM Fee Refunds: you will receive reimbursements up to $10 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of $5.00 or higher.

When your Kasasa account qualifications **are not met,** all balances in a Kasasa Cash account earn .01% APY*, all balances in a Kasasa Saver account earn .01% APY*, cash back payments are not made, and ATM fees are not reimbursed.

Rewards and ATM fee reimbursements will be credited to the appropriate Kasasa account on the last day of the month. The dividends earned within the Kasasa Cash account do not compound since they are automatically transferred to the Kasasa Saver account by the 4th business day of the month. This 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.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Receipt of electronic statements is a condition of this account. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons) may be required to meet some of the account's qualifications. Limit one account per social security number. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

*APY = Annual Percentage Yield. APYs accurate as of 10/1/2026. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.