

Truth in Savings Disclosure

4/01/2020

TISA Disclosure for DD Product 089

KASASA TUNES-KACHING

BONUSES:

Sign-up Bonus: You will be reimbursed up to an aggregate of \$15.00 (which includes any applicable taxes) for any iTunes, Amazon.com or Google Play purchases made with a PriorityOne Bank debit card associated with this account that post and settle to your account during the first sixty (60) days after your account is opened. Any unused portion of this Sign-up Bonus that is not used within the stated time period will be forfeited. Transactions may take one (1) or more business days from the date the transaction occurred to post and settle to the account. The reimbursement will be credited to your account on the last day of the Statement Cycle in which your purchases posted and settled. There is no minimum balance requirement to receive the Sign-up Bonus.

Monthly Rewards Bonus: When the account qualifications are met during a Monthly Qualification Cycle, you will earn up to an aggregate total of \$10.00 (which includes any applicable taxes) in reimbursements for any iTunes, Amazon.com or Google Play purchases. In order to be reimbursed, iTunes, Amazon.com and Google Play purchases must be made with a PriorityOne Bank debit card associated with this account and must post and settle to your account no more than sixty (60) days after the Monthly Qualification Cycle, in which you qualified, ends. The reimbursements will be credited to your account on the last day of the Statement Cycle in which these purchases posted and settled. When the account qualifications are not met, iTunes, Amazon.com and Google Play purchases are not reimbursed.

Rewards Administration: iTunes, Amazon.com or Google Play purchases are reimbursed via a "grant" and "credit" process. On the last day of each Statement Cycle in which you qualify, we establish a reimbursement "grant" of up to \$10.00 for your account. Each "grant" is valid for up to sixty (60) days. All iTunes, Amazon.com or Google Play reimbursements are "credited" against your account's oldest active "grant."

EFFECT OF CLOSING AN ACCOUNT: If you close your account, you will forfeit any rewards that have not been credited to your account.

MINIMUM BALANCE REQUIREMENTS:

To Open the Account: You must deposit \$50.00 to open this account.

To Earn Rewards: No minimum balance is required to earn the rewards.

ACCOUNT FEES: Enrollment in online banking and electing to receive electronic statements are conditions of opening this account. If these conditions are not met before the end of the second Monthly Qualification Cycle, a paper statement will be mailed and a fee of \$5.00 will be charged to this account each subsequent Statement Cycle until the conditions are met. You have opted to add the KaChing Benefits to your Kasasa Tunes account, so there will be a monthly fee of \$6.00 for these added benefits. The fee for the KaChing Benefits will be waived for those 25 years of age and younger, who are selecting the Student Checking option of this account; however, the monthly fee of \$6.00 will begin being charged when you turn 26 years of age.

OVERDRAWN INTEREST RATE: If, on any day, your deposit account is overdrawn, you will be charged an overdraft interest rate fee at the annual rate of 8.00%.

OVERDRAFTS: IF YOU OVERDRAW YOUR CHECKING, SAVINGS ACCOUNT OR ANY OTHER DEPOSIT ACCOUNT WITH US, WE MAY, AT OUR OPTION (BUT SHALL NOT BE OBLIGATED TO), TAKE ANY ACTION THAT WE DEEM APPROPRIATE, INCLUDING, BUT NOT LIMITED TO, CLEARING THE OVERDRAFT BY CHARGING THE OVERDRAFT AMOUNT AND FEES TO ANY PROMISSORY NOTE YOU MAINTAIN WITH US. ANY SUCH ADDITIONS TO THE PROMISSORY NOTE INITIATED BY US WILL THEN BEAR INTEREST AT THE RATE CHARGED UNDER THE PROMISSORY NOTE FROM THE DATE INCURRED TO THE DATE OF REPAYMENT BY YOU AS BORROWER AND BE SUBJECT TO ANY SECURITY INTEREST SECURING THE NOTE. ALL SUCH CHARGE BACKS WILL BECOME A PART OF YOUR INDEBTEDNESS AND, AT OUR OPTION, WILL (A) BE PAYABLE ON DEMAND; (B) BE ADDED TO THE BALANCE OF THE NOTE AND BE APPORTIONED AMONG AND BE PAYABLE WITH ANY INSTALLMENT PAYMENTS TO BECOME DUE DURING THE REMAINING TERM OF THE NOTE; OR (C) BE TREATED AS A BALLOON PAYMENT WHICH WILL BE DUE AND PAYABLE AT THE NOTE'S MATURITY. SUCH RIGHT SHALL BE IN ADDITION TO ALL OTHER RIGHTS AND REMEDIES TO WHICH WE MAY BE ENTITLED.

ELIGIBILITY:

Conditions of the Account: To enroll in online banking, and to elect to receive electronic statements. Please contact us for details on how to enroll in online banking and to elect electronic statements. Limit one (1) Kasasa Tune account per taxpayer identification number. Limit one (1) Sign-Up Bonus per account.

Qualifications to Earn Rewards: Have at least ten (10) debit card purchases post and settle each Monthly Qualification Cycle.

Transactions and activities may take one (1) or more business days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: automated teller machine ("ATM")-processed transactions, transfers between accounts, and debit card purchases processed by merchants and received by the bank as ATM transactions. Only debit card transactions processed by merchants and received by the bank as point-of-sale ("POS") transactions count towards qualifying debit card transactions. Debit card transactions must be completed using a PriorityOne Bank debit card associated with this account. 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. "Statement Cycle" means the period of time for which the bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. "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.

ATM Fee Reimbursements: If account qualifications are met during the Monthly Qualification Cycle, domestic ATM fees of \$4.99 or less per transaction will be reimbursed. ATM fee reimbursements will be credited to your account on the last day of your Statement Cycle in which these ATM fees posted. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you within thirty (30) days following the end of the Statement Cycle in which the reimbursement was applicable. If account qualifications are not met during Monthly Qualification Cycle, domestic ATM fees will not be reimbursed.

NOTE: Kasasa Tunes is a registered trademark of Kasasa, Ltd. Registered in the U.S.A., iTunes is a registered trademark of Apple Inc., Amazon.com is a registered trademark of Amazon.com, Inc., and Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com, Inc., and Google, Inc. are not participants or sponsors of this program.

BAZING BENEFITS: Please refer to the attached KaChing Benefits Supplemental Guide.