

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.

"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.

See www.gm-fcu.org for specific Monthly Qualification Cycle dates.

Reward Information:

Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

Kasasa Cash: daily balances up to and including \$10,000.00 receive an APY of 3.00%; and daily balances over \$10,000.00 earn a dividend rate of 0.2499% on the portion of the daily balance over \$10,000.00, resulting in a range from 3.00% to 0.50% APY depending on the account's daily balance.

Kasasa Cash Back: you will receive 4.00% cash back on up to a total of \$250.00 in PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back payments may be earned per Monthly Qualification Cycle.

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

Depending on your Kasasa account, when your qualifications are not met, cash back payments are not made, nationwide ATM withdrawal fees are not reimbursed and:

Kasasa Cash: the entire daily balance in the Kasasa Cash account earns 0.05% APY.

Dividends will be credited to your Kasasa Cash and Kasasa Saver accounts on the last day of the current statement cycle.

The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle.

If Kasasa Cash or Kasasa Cash Back are linked to Kasasa Saver, the following also apply:

Kasasa Cash: When linked to a Kasasa Saver account, the dividends earned within the Kasasa Cash account do not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the account balance is less than the transferred amount when the transfer occurs.

Kasasa Cash Back: When linked to a Kasasa Saver account, the cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 11/01/2019.

APY calculations are based on an assumed balance of \$10,000.00 + \$100,000 in your Kasasa Cash 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.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

\$75.00 minimum deposit is required to open the account.

\$75.00 minimum deposit is required to open the Saver account.

Monthly **E-statements** are a condition(s) of Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account(s).

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account's qualifications.

Limit of **1 (one)** account(s) per **Social Security Number**.

There are **no** recurring monthly maintenance charges or fees to open or close this account.

A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account.

A linked Kasasa Saver account is required for automatic savings.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account.

Trademarks:

Experian is a registered trademark of Experian Information Solutions, Inc.

Kasasa, Kasasa Cash, Kasasa Cash Back, Kasasa Saver and Kasasa Protect are trademarks of Kasasa, Ltd., registered in the U.S.A.

Membership restrictions may apply. Kasasa Protect is an optional, separate, add-on, fee-based offering that provides identity theft, fraud protection and breach resolution assistance through CSID, an independent third-party, owned by Experian Partner Solutions. Kasasa Protect requires your (a) explicit authorization ("opt-in"), (b) enrollment in and (c) activation of Services. Monitoring and resolution services begin upon enrollment and credit services begun upon authentication of your identity (collectively "Services"). Kasasa Protect is provided for a separate monthly fee of \$10.99, or \$7.99 if you are a Kasasa accountholder. Services fees will be automatically debited from your checking account on the third (3rd) of each month and will begin the month following your enrollment. Services will end within five (5) days of a cancellation request being processed by our bank. Fees will end one (1) day after our bank processes your cancellation request. The current month's fee will not be reimbursed or prorated upon cancellation. Fees, services and providers are variable and may change, with proper notification, after enrollment. Terms and conditions as well as full enrollment, activation, authentication and cancellation instructions can be retrieved at one of our branch locations or online by entering this url into your browser: secure.kasasaprotect.com.

Federal Notice: Even without our plan, you have the right to a free credit report from each of the three major credit bureaus through annualcreditreport.com or 877-322-8228, the only authorized source under federal law. Credit Union Notice: Our credit union shall not have any liability for the accuracy of the information contained in the credit reports provided through these services including any liability for damages, direct or indirect, consequential or incidental. Kasasa Protect does not include the ability to place or release credit freezes on your credit report since the credit bureaus, in accordance with the Economic Growth, Regulatory Relief and Consumer Protection Act, are to provide these capabilities for free after September 21, 2018.

Kasasa Protect is a trademark of Kasasa, Ltd., registered in the U.S.A. CSID and Experian are registered trademarks of Experian Partner Solutions, Inc.