

**CENTRAL CREDIT UNION OF ILLINOIS**  
**KASASA REWARD CHECKING ACCOUNTS**  
**TRUTH IN SAVINGS ACT DISCLOSURE**  
**EFFECTIVE 4/1/26**

This disclosure contains the terms, conditions and rules associated with opening and maintaining your chosen Kasasa account as of April 1, 2026.

**OVERVIEW OF KASASA ACCOUNTS:**

- **Cash Back Reward Account:** The following account provides “cash back” rewards:
  - **Kasasa Cash Back:** A free, variable-reward checking account with no minimum balance requirement that rewards accountholders with nationwide ATM withdrawal fee refunds and cash back on their debit card purchases when they meet minimum qualifications during the account's Monthly Qualification Cycle.
- **Dividend Reward Accounts:** The following accounts provide “dividend” rewards:
  - **Kasasa Cash:** A free variable-rate checking account with no minimum balance requirement that rewards accountholders with nationwide ATM withdrawal fee refunds and high dividends when they meet minimum qualifications during the account's Monthly Qualification Cycle.
  - **Kasasa Saver:** A free, variable-rate, savings account with no minimum balance requirement that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked Kasasa checking account during each Monthly Qualification Cycle. In addition, rewards earned in your linked Kasasa checking account are automatically added to your Kasasa Saver Account to help you save.

Collectively, Kasasa Cash and Kasasa Cash Back, may be referred to, in singular or plural form, as “Kasasa checking” account(s) within this disclosure.

**PURPOSE AND EXPECTED USE OF ACCOUNT:**

Account Expectations: Our institution expects the accountholder to use their selected Kasasa account as their primary checking 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. Commensurate with these spending activities, we expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range.

Examples of Inappropriate Use: Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and may not count toward earning the account's rewards. 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 checking account or closed altogether.

Our Rights: Our institution has the right to close this account at any time, with proper notice. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities.

Ramifications of Account Closure: 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 check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa account, any optional add-on products/services associated with this account will also be terminated at the same time.

If, for whatever reason, your Kasasa Cash Back or Kasasa Cash Account is closed, your linked Kasasa Saver Account will also be closed. If, for whatever reason, your Kasasa Saver Account is closed, then only the appropriate Kasasa Cash Back and Kasasa Cash information within this disclosure will apply.

#### **QUALIFICATION INFORMATION:**

To earn your Kasasa rewards, the following enrollments must be in place and all transactions and activities must post and settle to your selected Kasasa checking account during each Monthly Qualification Cycle:

<b><u>Qualifications</u></b>	<b><u>Kasasa Cash</u></b>	<b><u>Kasasa Cash Back</u></b>
ACH/direct deposit of \$500 or more:	1	1
12 debit card purchases of \$5.00 or more:	12	12
E-statement enrollment:	Yes	Yes

In order to count as a qualifying transaction for the purpose of earning the account's rewards, debit card purchases must each be at least \$5.00. 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 institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. 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 the first banking day of the current statement cycle through the last banking day of the current statement cycle.

"Statement Cycle" means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Contact Member Services for specific Monthly Qualification Cycle and Statement Cycle dates.

#### **REWARD INFORMATION:**

Depending on what Kasasa account you have chosen, when your chosen Kasasa checking account qualifications are met during a Monthly Qualification Cycle, you will receive the associated account rewards shown below. For complete clarity, you will only receive the rewards associated with your chosen account(s):

- Nationwide ATM Withdrawal Fee Reimbursements:**

Each time your chosen Kasasa checking account qualifications are met during a Monthly Qualification Cycle, you will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your chosen Kasasa checking 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. *NOTE: ATM*

*withdrawal fee reimbursements only apply to your chosen Kasasa checking account ATM transactions. ATM withdrawal fees are not reimbursed nor refunded for any Kasasa Saver Account ATM transactions.*

When your chosen Kasasa checking account qualifications are not met during a Monthly Qualification Cycle, nationwide ATM withdrawal fees are not refunded.

Nationwide ATM withdrawal fees will be credited to your chosen Kasasa checking account on the first banking day of the following statement cycle. If, however, you have a Kasasa Cash Account that is linked to a Kasasa Saver Account, your nationwide ATM withdrawal fees will be credited to your Kasasa Saver Account on the second banking day of the following statement cycle.

- **Kasasa Cash Back Rewards:**

If you have chosen Kasasa Cash Back as your primary checking account, in addition to receiving the nationwide ATM withdrawal fee reimbursements articulated above, when your Kasasa Cash Back Account's qualifications are met during a Monthly Qualification Cycle, you will also receive 5.50% cash back on up to a total of \$200 debit card purchases that post and settle to your Kasasa Cash Back Account during that cycle period. A maximum of \$11.00 in cash back payments may be earned per Monthly Qualification Cycle.

When your Kasasa Cash Back Account qualifications are not met, no cash back payments are made.

Cash back payments will be credited to your Kasasa Cash Back account on the first banking day of the following statement cycle if your account is not linked to a Kasasa Saver Account. If your Kasasa Cash Back Account is linked to a Kasasa Saver Account, your account's rewards will be credited directly to your Kasasa Saver Account on the first banking day of the following statement cycle.

- **Kasasa Cash Rewards:**

- **When Your Kasasa Cash Account Is Not Linked To A Kasasa Saver Account:**

If you have chosen Kasasa Cash as your primary checking account, and your Kasasa Cash Account is not linked to a Kasasa Saver Account, in addition to receiving the nationwide ATM withdrawal fee reimbursements articulated above, when your Kasasa Cash Account's qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000 in your Kasasa Cash account earn a dividend rate of 5.3660% resulting in an APY of 5.50%; and daily balances over \$25,000 earn a dividend rate of 0.4989%, resulting in a range from 5.50% to 1.50% APY depending on the account's daily balance.

When your Kasasa Cash Account qualifications are not met, the entire daily balance in the account earns a dividend rate of 0.0499% resulting in an annual percentage yield of 0.05%.

Dividends will be credited to your Kasasa Cash Account on the first banking day of the following statement cycle.

- **When Your Kasasa Cash Account Is Linked To A Kasasa Saver Account:**

If you have chosen Kasasa Cash as your primary checking account and your Kasasa Cash Account is linked to a Kasasa Saver Account, in addition to receiving the nationwide ATM withdrawal fee reimbursements articulated above, when your Kasasa Cash Account's qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000 in your Kasasa Cash account earn a dividend rate of 5.3660% resulting in a non-compounding APY\* of 5.50%; and daily balances over \$25,000 earn a dividend rate of 0.4989%, resulting in a non-compounding range from 5.50% to 1.50% APY depending on the account's daily balance.

When your Kasasa Cash Account qualifications are not met, the entire daily balance in the account earns a dividend rate of 0.0499% resulting in a non-compounding annual percentage yield of 0.05%.

Dividends will be credited to your Kasasa Cash account on the first banking day of the following statement cycle and transferred to your Kasasa Saver Account on the second banking day of the following statement cycle.

\*When linked to a Kasasa Saver Account, dividends in your chosen Kasasa Cash Account 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 chosen Kasasa Cash Account if the account's balance is less than the transferred amount when transfer occurs.

- **Kasasa Saver Account Rewards:**

When your linked Kasasa checking account's qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$100,000 in your Kasasa Saver Account earn a dividend rate of 1.9819% resulting in an APY of 2.00%; and daily balances over \$100,000 earn a dividend rate of 0.4989%, resulting in a range from 2.00% to 1.25% APY depending on the account's daily balance.

When your chosen Kasasa checking account's qualifications are not met, the entire daily balance in the Kasasa Saver Account earns a dividend rate of 0.0499% resulting in an annual percentage yield of 0.05%.

Dividends will be credited to your Kasasa Saver Account on the first banking day of the following statement cycle.

APY = Annual Percentage Yield. Kasasa checking accounts and Kasasa Saver rates, rewards, and bonuses, if any, are variable and may change after account is opened and without notice to you. No minimum balance is required to earn the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. If your chosen account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

## **DIVIDEND & ANNUAL PERCENTAGE YIELD INFORMATION (Applies to Kasasa Cash & Kasasa Saver)**

- **Compounding & Crediting:**

Dividends will be compounded on a daily basis\*. Note: Dividends do not compound in your Kasasa Cash Account if it is linked to a Kasasa Saver Account because they are transferred to the linked Kasasa Saver Account within one day. Dividends will be credited to your Kasasa Cash account on the first banking day of the following statement cycle and transferred to your Kasasa Saver Account on the second banking 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 to accrue on the business day you deposit cash or non cash items (e.g. checks) to your account.

Our business days are Monday through Friday, except Credit Union holidays.

"Statement Cycle" means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Please contact Member Services for specific Statement Cycle dates.

- **Balance Computation Method:**

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

- **Dividend Rate & Annual Percentage Yield:**

Kasasa Cash and Kasasa Saver are variable-rate accounts. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion, and we may change the dividend rate on your Kasasa Cash and Kasasa Saver Account at any time, without any limitations, and without notice to you.

Our current dividend rates and APYs for our Kasasa Cash and our Kasasa Saver Accounts are shown above in the Reward Information section of this disclosure.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$125,000 in your Kasasa Cash Account, an assumed balance of \$200,000 in your Kasasa Saver Account and an assumed statement cycle of thirty-one (31) days.

## **GOVERNING LAW**

Unless otherwise specified herein, this Disclosure shall be governed, construed, and interpreted in accordance with the laws of the State of Illinois. If there is a conflict between this Governing Law section and any other agreement related to your account, this Governing Law section shall control with respect to the provisions herein.

## **ADDITIONAL INFORMATION**

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments and other requirements apply. A parent or legal guardian must be a joint owner on the account if you are under 18 years old. No minimum deposit is required to open a Kasasa Cash Back Account. No minimum deposit is required to open a Kasasa Cash Account. No minimum deposit required to open the Kasasa Saver Account. You may make an unlimited number of deposits in your account(s). See accompanying Rate and Fee Schedule rates, fees and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) is required to meet some of your chosen checking account's qualifications. Limit of one Kasasa checking account per taxpayer identification number. Limit of one Kasasa Saver Account per taxpayer identification number. There are no recurring monthly maintenance charges or any fees to open or close these accounts. If your Kasasa account is closed, you will forfeit any rewards that have not been credited to that Kasasa account. Contact Member Services for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA.

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