

Kasasa Tunes[®] Disclosure

Bonus Information: As a bonus to individuals who open and fund a new Kasasa Tunes account, our credit union will refund up to an aggregate total of \$30.00 (which includes any applicable taxes) for any iTunes, Amazon.com or Google Play purchases made with your Kasasa Tunes debit card that post and settle to the account within the first 60 calendar days after your account is opened.

This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$30.00 posts and settles to your account.

Any portion of this bonus that is not used within the stated time period will be forfeited.

No minimum balance is required to obtain this bonus. No minimum deposit is required to open the account.

Limit of one Kasasa Tunes Account per member account and no more than two per primary social security number and one account opening bonus per account per calendar year.

If your Kasasa Tunes account is closed within 3 months of account opening, we will deduct the account opening bonus at closing.

Account opening bonus will not be paid if accountholder switches into a Kasasa Tunes account from another account that offered an account opening incentive to open the initial account.

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, PIN-based, signature based and card not present 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) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

[See our website or contact](#) one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When your Kasasa Tunes account qualifications are met during a Monthly Qualification Cycle, you will receive up to an aggregate total of **\$15.00** (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than **30** days after the Monthly Qualification Cycle in which you qualified ends.

You will receive reimbursements up to an aggregate total of **\$20.00** for nationwide ATM withdrawal fees incurred within your Kasasa Tunes 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.

When your Kasasa Tunes account qualifications are not met, iTunes, Amazon.com and Google Play purchases and ATM withdrawal fees are not refunded.

iTunes, Amazon.com and Google Play purchase reimbursements and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Tunes account on the last day of the current statement cycle.

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.

Additional Information:

Membership restrictions may apply.

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

Enrollment in electronic services (e.g. online banking, e-statements) 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.

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

[Federally insured by NCUA for up to \\$250,000.00 per account](#)

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