

## KASASA PRODUCTS DISCLOSURE

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**Kasasa Cash Back Qualifications:** To earn your rewards just do the following transactions and activities in your Kasasa Cash Back account during each Monthly Qualification Cycle:

- Have at least 12 PIN-based or signature-based debit card purchases post and settle
- Be enrolled in and agree to receive e-Statements
- Be enrolled in and log into Online banking

Transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. "Monthly Qualification Cycle" means the current Statement Cycle. "Statement Cycle" means the period of time for which Tioga-Franklin Savings Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Rewards When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 3.00% cash back on up to a total of \$300.00 on PIN-based or signature-based debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$9.00 per Monthly Qualification Cycle, as well as reimbursements up to \$25.00 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. If you believe you have not been reimbursed the correct amount of ATM fees you must contact us within sixty (60) calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund. Cash back payments and ATM refunds will be credited to the account on the last day of the current Statement Cycle. When Kasasa Cash Back qualifications are not met, you will not receive cash back on debit card purchases and ATM fees are not refunded. Rates and rewards are variable and at our discretion may change after account is opened without notice to you Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information A \$100.00 minimum deposit is required to open the account. Enrollment in Online banking, receipt of electronic statements are conditions of this account. This account is not to be used for commercial purposes and there is a limit of 1 account(s) per social security number. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. Enrollment in electronic services (e.g., Online banking, electronic statements may be required to meet some of this account's qualifications. Contact a Tioga-Franklin Savings Bank service representative for additional information, details and enrollment instructions. Member FDIC Kasasa Cash Back is a trademark(s) of BancVue, Ltd., registered in the U.S.A.

Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, Tier 1: An interest rate of 2.00% will be paid on the portion of your average daily balance that is less than \$25,000. The annual percentage yield for this tier is 2.00%. Tier 2: An interest rate of 0.50% will be paid on the portion of your average daily balance that is greater than \$25,000. The annual percentage yield for this tier will range from 0.50% to 2.00%, depending on the balance in the account. When your Kasasa Cash account qualifications are not met, the interest rate paid on the entire balance will be 0.01% with an annual percentage yield of 0.01%. The account will receive reimbursements up to \$25. (Up to \$4.50 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented for reimbursement of ATM fees of \$4.50 or higher. If you believe you have not been reimbursed the correct amount of ATM fees you must contact us within sixty (60) calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund.

Qualifications: To earn your rewards just do the following transactions and activities in your Kasasa Cash account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in and agree to receive e-Statements
- Be enrolled in and log into online banking

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. "Monthly Qualification Cycle" means the current Statement Cycle. "Statement Cycle" means the period of time for which Tioga-Franklin Savings Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Additional Information: Interest and ATM fee reimbursements will be credited to the account on the last day of the current Statement Cycle. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed. A \$100.00 minimum deposit is required to open the account. This account is not to be used for commercial purposes and there is a limit of 1 account per social security number. Enrollment in electronic services (e.g., online banking, electronic statements) may be required to meet some of this account's qualifications. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. Rates and rewards are variable and at our discretion may change after account is opened without notice to you Contact a Tioga-Franklin Savings Bank service representative for additional information, details and enrollment instructions. Member FDIC Kasasa Cash is a trademark of BancVue, Ltd., registered in the U.S.A.

Kasasa Saver linked to Kasasa Cash and Kasasa Cash Back Checking Rewards: When your Kasasa Cash or Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, an interest rate of 1.00% will be paid on the portion of your average daily balance that is less than \$50,000 and the annual percentage yield for this tier is 1.00%. An interest rate of 0.50% will be paid on the portion of your average daily balance that is greater than \$50,000 resulting in annual percentage yield for this tier ranging from 0.50% to 1.00%, depending on the account's balance. When Kasasa Cash qualifications are not met, the interest rate paid on the entire balance will be 0.01% with an annual percentage yield of 0.01% and ATM fees are not refunded. When Kasasa Cash Back qualifications are not met, you will not receive cash back on 12 PIN-based or signature-based debit card purchases, ATM fees are not refunded and the interest rate paid on the entire balance in your Kasasa Saver account will be 0.01% with an annual percentage yield of 0.01%.

Qualifications: To earn your Kasasa Cash, Kasasa Cash Back and Kasasa Saver rewards all of the following transactions and activities must post and settle to your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle:

- Have at least 12 PIN-based or signature-based debit card purchases post and settle
- Be enrolled in and agree to receive e-Statements
- Be enrolled in and log into online banking

\* Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account. Note: 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. Interest and ATM fee reimbursements will be credited to the appropriate account on the last day of current Statement Cycle and all Kasasa Cash rewards are automatically transferred to the linked Kasasa Saver account within one day. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information: No minimum deposit is required to open the account. You must have a Kasasa Cash or Kasasa Cash Back account in order to open a Kasasa Saver account, and the Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash or Kasasa Cash Back account, your Kasasa Saver account will be closed as well. This account is not to be used for commercial purposes and there is a limit of 1 account per social security number. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying schedule of Consumer Fees and Charges for fees that may apply to this account. Enrollment in electronic services (e.g., online banking, electronic statements) may be required to meet some of this account's qualifications. Contact a Tioga-Franklin Savings Bank service representative for additional information, details and enrollment instructions. Member FDIC Kasasa Cash, Kasasa Cash Back, and Kasasa Saver are trademarks of BancVue, Ltd., registered in the U.S.A.