

PRODUCT GUIDE

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CATEGORY: CONSUMER BANKING

GROUP: CHECKING

PRODUCT: Kasasa Checking®

Marketing Summary:

A checking account that offers high-yield rewards and no monthly service fees.

OVERVIEW:

At Tioga Franklin Savings Bank, we've always helped our customers find stable ways to protect and grow their money. With a free Kasasa Cash® checking account you get the convenience of a checking account and the earnings of a high rate money-market up to 2.00% APY*.

The rewards don't stop there. With a Kasasa Cash account, they can earn refunds on ATM withdrawal fees* anywhere in the nation and even connect to a Kasasa Saver® account to compound the rewards, automatically.

Benefits

- Free checking that pays high interest
- Up to 2.00% APY* on balances up to \$25,000
- 0.01% to 0.80% APY on balances over \$25,000 depending on balance in account*
- 0.01% APY* if qualifications aren't met
- Refunds on ATM withdrawal fees, nationwide (up to \$25 monthly)*
- Can link to a high-yield Kasasa Saver® account (Subject to Kasasa Cash Requirements)
- No minimum balance to earn rewards
- No monthly service fee
- Free online banking with bill pay (not yet available)
- Free mobile banking and remote deposit
- Free eStatements
- Free debit card
- Unlimited check writing
- \$100 minimum deposit to open

CATEGORY: CONSUMER BANKING

GROUP: CHECKING

PRODUCT: Kasasa Cash-Back®

Marketing Summary:

This variation of the Kasasa Cash Account offers free checking and awards cash back on debit card purchases, plus more.

OVERVIEW:

Up to 3% Cash Back and ATM withdrawal fees refund*.

Designed to reward for everyday debit card purchases, this free checking account lets customers earn up to \$9 a month* in cash back rewards. In addition, they can earn refunds on ATM withdrawal fees* anywhere in the nation — whether in Philly, Pawtucket, or Phoenix.

Benefits

- Free checking that pays you back in cash
- Up to 3% cash back on debit card purchases*
 - No category restrictions on purchases
 - Cash back earned on up to \$300 in purchases monthly
 - Earn up to \$9.00 cash back per month
- Refunds on ATM withdrawal fees, nationwide (up to \$25 monthly)*
- Can link to high-yield a Kasasa Saver® account(Subject to Kasasa Cash Requirements)
- No monthly service fee
- No minimum balance to earn rewards
- Free online banking with bill pay (not yet available)
- Free mobile banking and mobile deposits
- Free eStatements
- Free debit card
- Unlimited check writing
- \$100 minimum deposit to open

CATEGORY: CONSUMER BANKING

GROUP: SAVINGS

PRODUCT: Kasasa Saver®

Marketing Summary:

This free account automatically maximizes the rewards earned with Kasasa® checking

OVERVIEW:

For more than 140 years we've offered ways to help customers save more money and free Kasasa Saver® is no exception. When connected to the Kasasa checking account the rewards automatically transfer over. That money continues to grow, up to a rate of 1.00% APY*. Saving money can be challenging, but with Kasasa Saver, it becomes automatic.

Benefits

- Free account that grows your rewards every month
- Links to free Kasasa Cash® or Kasasa Cash Back® checking
- Automatic transfers of Kasasa Cash or Kasasa Cash Back earnings
- 1.00% APY* on balances up to \$50,000
- 1.00% to 0.67% APY on balances over \$50,000 depending on balance in account*
- 0.01% APY* if qualifications are not met on Kasasa Cash or Kasasa Cash Back
- No monthly service fee
- No minimum balance to earn rewards
- Free online banking
- Free mobile banking and mobile deposits
- Free eStatements
- No minimum deposit to open

KASASA- Fine Print!

Earning rich rewards is simple:

The following transactions and activities must occur in the Kasasa Cash account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in and log into online banking at least one time per Monthly Qualification Cycle
- Be enrolled in and agree to receive eStatements

Every month is a new opportunity. Even if you don't meet these qualifications during the cycle, you still have a free account that earns our base interest rate. Plus, you can get right back to earning full rewards the very next qualification cycle. No penalty for non-qualifying cycle.

You are automatically qualified for the first cycle.

CATEGORY: CONSUMER BANKING

GROUP: SAVINGS

PRODUCT: Money Market Savings

Marketing Summary:

This account is offered to AFFINITY BANKING affiliates and is designed to outperform the market of other insured deposits.

OVERVIEW:

An excellent balance between flexibility of high rate and liquidity. This account is designed to reward affiliates in the Affinity Banking Program with Tioga Franklin. Individuals who are employees or affiliates of a Tioga Franklin Business Banking customer, can enroll in the TFSB@WORK program at no cost. TFSB@WORK provides its members many unique products and terms that the general public does not receive. One of these benefits is the Wealth Builder Account.

TERMS and YIELD : Wealth Builder is a savings account that only accepts payroll deducted deposits. Funds can be withdrawn at any time, but only payroll deducted deposits are acceptable. The current rate on the Wealth Builder is 3.00% yielding 3.08% on a compounded basis.

Benefits:

- Withdrawals are permitted, however, only payroll deducted deposits are allowed.
- Free online banking
- Free mobile banking
- Free eStatements
- \$25 minimum deposit increments per month
- Earnings are compounded.

Conditions:

You must have an active TFSB@WORK relationship through your employer or company. Payroll provider must be able to transfer funds by ACH to your Wealth Builder Account.

CATEGORY: BUSINESS BANKING

GROUP: CHECKING

PRODUCT: Business Checking

Marketing Summary:

A basic business checking account, non-interest bearing and no monthly service fees.

Advertising Point:

Get the convenience of a free checking account for your business.

OVERVIEW:

At Tioga Franklin Savings Bank, we look for ways to help support your business. This account is a great fit for small businesses that process less than 50 transactions a month.

There are other benefits to selecting this Business Checking product.

Benefits

- Free checking with no monthly service charge
- Can link to a Business Savings Account
- Free online banking with bill pay (not yet available)
- Free mobile banking
- Free eStatements
- Free debit card
- First order of checks are free
- 4 free wire domestic wire transfers per month
- Merchant Services available through Franklin Payments
- Payroll processing available through Payroll Service Solutions
- \$100 minimum deposit to open