



Kasasa Tunes^{®1} Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of October 2017.

Sign Up Bonus:

As a Sign Up Bonus to individuals at least 18 years of age who open and fund a new Kasasa Tunes[®] account, our Credit Union will refund up to an aggregate total of \$20.00 (which includes any applicable taxes) for any iTunes, Amazon.com, or Google Play² 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 after your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$20.00 posts and settles to your account. This bonus will be treated as dividends for IRS (Form 1099 INT) reporting purposes. Any portion of the Sign Up 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 one account per social security number and one Sign Up Bonus per account per calendar year. If your Kasasa Tunes account is closed within six months of account opening, we may deduct the Sign Up Bonus at closing. Sign Up Bonus will not be paid if accountholder switches into Kasasa Tunes from another Kasasa account that offered an account opening incentive to open the initial Kasasa account.

Account Overview:

Kasasa Tunes[®] is a free variable rewards checking account with no minimum balance that rewards accountholders with reimbursements on iTunes, Amazon.com and Google Play purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose & Use Expectation:

This account is intended to be the accountholder's primary share draft account in which 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 the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. 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. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and may not count toward earning the account's rewards.

Kellogg Community Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. 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 share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over six consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. 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

¹ "Kasasa" and "Kasasa Tunes" are trademarks of Kasasa, Ltd., registered in the U.S.A.

² "iTunes" is a registered trademark of Apple, Inc. "Amazon.com" is a registered trademark of Amazon.com. "Google Play" is a registered trademark of Google, Inc. Apple Inc., Amazon.com and Google, Inc. are not participants or sponsors of this program.

forfeit any rewards that have not been credited to your account. A Kellogg Community Credit Union check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Tunes account, any optional add-on products/services associated with this account will also be terminated at the same time.

Qualifications:

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

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

Transactions 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.

“Business Day” means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a business day.

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 close of the current statement cycle.

“Banking Day” means any business day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions.

“Statement Cycle” means the period of time for which Kellogg Community Credit Union provides a summary of the financial activities and transactions that post and settle to the accountholder’s account.

Rewards:

When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: (1) you will earn up to an aggregate total of \$12.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com and Google Play purchases must be made with your Kellogg Community Credit Union 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 and (2) you will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$4.99 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within 30 calendar days of the withdrawal transaction.

iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the current Statement Cycle in which these purchases post and settle to your account and the ATM fees were incurred. When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded.

Additional Information:

No minimum deposit is required to open the account. Enrollment in online banking, receipt of electronic statements are a conditions of this account. This account is not to be used for commercial purposes and there is a limit of one 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 Kellogg Community Credit Union service representative for additional information, details and enrollment instructions. Kasasa Tunes is a trademark of Kasasa, Ltd., registered in the U.S.A. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com and Google, Inc. are not participants in or sponsors of this program. Federally insured by NCUA.

Overdraft Protection

Kellogg Community Credit Union offers optional overdraft protection plans to protect you from overdrafts and declined transactions. Fees for overdrawing your account may be imposed on each check, draft, item, ATM and one-time debit transaction (if you have consented to the overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal, or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft, or item. Please refer to the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the check, draft, item, or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information. For ATM and on-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the schedule of Fees and Charges.