



## Disclosure of Account Terms

### Burlington-Osage City- Waverly, Kansas

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#### Kasasa Cash Account

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Interest is compounded on a monthly basis. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle. Your interest earned during the monthly qualification cycle amount will be swept to your linked Kasasa Saver with Cash account the following day. If you close your account before interest is credited, you will not receive the accrued interest.

The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement cycle.

Not available for for-profit corporations, partnerships or associations.

#### Kasasa Saver with Cash Account

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Interest is compounded on a monthly basis. Interest will be credited to your Kasasa Saver with Cash account on the last day of each quarterly cycle period. If you close your account before interest is credited, you will not receive the accrued interest. Interest less than \$1.00 does not pay.

\*Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver with Cash Account with one day. Note: Automatic transfer may cause an overdraft to your Kasasa account, if the account's balance is less than the transferred amount when transfer occurs.

Account allows for no more than six transfers or withdrawals per quarterly cycle period (3 months).

The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

#### Kasasa Saver with Cash Back Account

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Interest is compounded on a monthly basis. Interest will be credited to your Kasasa Saver with Cash Back account on the last day of each quarterly cycle period. If you close your account before interest is credited, you will not receive the accrued interest. Interest less than \$1.00 does not pay.

\*Rewards earned from Kasasa Cash Back account does not compound because it is automatically transferred to the Kasasa Saver with Cash Back Account next day. Note: Automatic transfer may cause an overdraft to your Kasasa account, if the account's balance is less than the transferred amount when transfer occurs.

Account allows for no more than six transfers or withdrawals per quarterly cycle period (3 months).

The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

#### Blue Secure Premier-Now-Accounts

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Interest is compounded monthly and credited on the last day of each monthly cycle. If you close your account before interest is credited, you will not receive the accrued interest.

The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

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## Savings Accounts

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Interest is compounded quarterly and credited on the last day of each quarterly cycle period. If you close your account before interest is credited, you will not receive the accrued interest. Interest less than \$1.00 does not pay.

Account allows for no more than six transfers or withdrawals per quarterly cycle period (3 months).

The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

## Christmas Savings Account

The same account terms as a regular savings account except as follows:

Deposits can be made at any time but must be made at least monthly by transfer from another account. Withdrawals are not allowed except on November 1<sup>st</sup> of each year by Cashiers Check and will be mailed by the bank. Accrued interest will be paid each November.

## Money Market Accounts

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Interest is compounded monthly and credited on the last day of each monthly cycle. If you close your account before interest is credited, you will not receive the accrued interest.

Account allows for not more than six transfers or withdrawals per month. There are no checking privileges.

The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

## Certificates of Deposits and IRA Accounts

The interest rate for your account will be paid until the maturity date of your certificate. Interest is compounded and paid semi-annually or at maturity, whichever occurs first. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

The account will automatically renew at maturity. You will have ten (10) calendar days from the maturity date to withdraw your funds without being charged a penalty.

Withdrawals are not allowed from this account.

The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

If any of the deposit is withdrawn before the maturity date, a penalty as shown below will be imposed:

| Term         | Penalty             |
|--------------|---------------------|
| 91 days CD   | 3 months' interest  |
| 182 days CD  | 3 months' interest  |
| 12 months CD | 3 months' interest  |
| 18 months CD | 6 months' interest  |
| 30 months CD | 12 months' interest |
| 48 months CD | 12 months' interest |
| 60 months CD | 12 months' interest |

### Jump Rate Certificates

You may change the interest rate on your account once during the term of your certificate to the current interest rate offered by us.