

**BANK LOCAL.
GET PAID.
That's Kasasa.**

Is my Kasasa account always free?

Yes. There's never a monthly service fee on any Kasasa account, even if you keep a really low balance. Plus, there's no minimum balance required to earn your rewards.

Monthly rewards AND refunds on ATM fees, how?

The simple things you do to earn your Kasasa rewards ("qualifications") actually help us save money each month. The rewards and refunds are our way of saying "thanks."

What happens if I don't meet my "qualifications"?

Well, you won't earn your rewards. But there's no penalty fee. Ignore your qualifications altogether if you choose. Your Kasasa account will still work like a free checking account.

Why can't I get Kasasa at a megabank?

Because Kasasa is more than free checking and monthly rewards. It's a vote of confidence in your local community. So be proud, bank local, and get rewarded for it.

SEI EST. 1935
CREDIT UNION

555 N 5th Ave.
PO Box 1466
Pocatello, ID 83204

Go to seius.org

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, [PIN-based, signature based] debit card purchases, credit card purchases, debit [and credit] card purchases processed by merchants and received by our credit union as ATM transactions, [PIN-based, signature based] transactions, non-retail payment transactions and purchases made with debit [or credit] cards not issued by our credit union. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: Kasasa Cash: Balances up to \$15,000 receive APY of 2.50% and balances over \$15,000 earn 0.25% interest rate on the portion of balance over \$15,000, resulting in a range from 2.50% to 0.54% APY* depending on the account's balance. Kasasa Cash Back: 2.50% cash back on up to a total of \$300 [PIN-based/signature-based] debit card purchases that post and settle to the account during that cycle period. A maximum of \$7.50 cash back may be earned per Monthly Qualification Cycle. Kasasa Saver: (if linked to a Kasasa Cash or Kasasa Cash Back account): Balances up to \$50,000 in your Kasasa Saver account receive an APY of 0.50% and balances over \$50,000 earn 0.25% interest rate on the portion of balance over \$50,000, resulting in a range from 0.50% to 0.33% APY depending on the account's balance. ATM Fee Refunds: you will receive reimbursements up to \$25 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When your Kasasa account qualifications are not met+ all balances in a Kasasa Cash account earn 0.05% APY*; all balances in a Kasasa Saver account earn 0.05% APY; cash back payments are not made, and ATM fees are not reimbursed. Rewards and ATM fee reimbursements will be credited to the appropriate Kasasa account on the last day of the current statement cycle. Automatic transfer from Kasasa Cash to Kasasa Saver occurs within one day and may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs. When linked to the Kasasa Saver account, the dividends earned within the linked Kasasa Cash account do not compound since it is automatically transferred to the Kasasa Saver account. Due to non-compounding, the actual dividend amount transferred from the Kasasa Cash account to the Kasasa Saver account may be less than the advertised Kasasa Cash APY*, if the advertised APY* is represented without a linked Kasasa Saver account. APY = Annual Percentage Yield. APYs accurate as of [10/10/2017]. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open a Kasasa account. Monthly [Direct Deposit/ACH credit], [enrollment in online banking], [receipt of electronic statements] may be a condition(s) of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit 1 account(s) per social security number. There are [no] recurring monthly maintenance charges or fees to open or close this account. A Kasasa Cash or Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions.

Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Federally Insured by **NCUA**

Free Kasasa® checking



It's how we
THANK YOU
for
BANKING
HERE.



Try free Kasasa checking.

- Cash rewards, paid each month*
- Free checking that's always free
- Plus, we'll refund your ATM fees, nationwide*

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Ask for **free Kasasa® checking**

2 free checking accounts. Your choice of rewards.



	Kasasa Cash [®]	Kasasa Cash Back [®]
Free checking	✓	✓
Monthly reward	2.55% APY* paid on balances up to \$15,000 0.05% APY* paid even when qualifications aren't met.	2.50% cash back on debit card purchases – that's up to \$X each month.*
Refunds on ATM fees, nationwide*	Up to \$X per month*	Up to \$X per month*
No minimum balance to earn rewards	✓	✓
No monthly service fees	✓	✓
Free debit card & online banking	✓	✓
Unlimited checking	✓	✓
No minimum deposit to open	✓	✓

Here's how to earn your Kasasa[®] rewards...

Just do the following simple transactions & activities (we call them “qualifications”) within your free Kasasa Cash or Kasasa Cash Back checking account during each monthly qualification cycle:

	Kasasa Cash	Kasasa Cash Back
Have at least 12 debit card purchases post and settle	✓	✓
Be enrolled in & log into online banking	✓	✓



Add Kasasa Saver – an automatic way to save!

Have your rewards transferred into a free Kasasa Saver account – where you can earn up to a 0.50% APY* – or a 0.05% APY*, even if you don't meet your qualifications for the month!

