

**KASASA TUNES**  
**CROSS BANK**  
**MAIN OFFICE**  
**1 Cross County Plaza/ 399 E. Merriman**  
**P. O. Box 9**  
**Wynne, AR 72396-0009**

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

**KASASA TUNES**

**Limitations:** You must deposit \$10.00 to open this 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 and Expected Use of Account** - This account is intended to be the accountholder's primary checking 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. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle period would not be considered by our institution as 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 will not count toward earning the account's rewards.

This financial institution 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 checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over six (6) consecutive Statement Cycles (e.g. not meeting qualifications to receive rewards).

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 forfeit any rewards that have not been credited to your account. A Cashier's Check for the remaining balance, if applicable, will be mailed to account holder at the address indicated on our current records. Upon termination of your Kasasa Tunes account, any optional add-on products or services associated with this account will also be terminated at the same time.

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

**\*\*\*Have at least 10 debit card purchases post and settle**

**\*\*\*Be enrolled in and agree to receive e-Statements**

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.

**"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 fall 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 bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. 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) 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. The monthly qualification cycle will end on the second Tuesday of each month. The statement will cycle on the following Wednesday.

**"Statement Cycle"** means the period of time for which this institution 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 \$7.00 (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 the bank Kasasa Tunes debit card and must post and settle to your account no more than 30 calendar days after the Monthly Qualification Cycle in which you qualified ends and (2) you will receive reimbursements up to \$30.00 for nationwide ATM withdrawal fees imposed by other financial institutions and this financial institution and incurred during the Monthly Qualification Cycle in which you qualified.

If you believe that you have not been reimbursed the correct amount, contact us no later than 60 days after the statement cycle when the reimbursement was applicable.

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, you will not earn refunds for iTunes, Amazon.com and Google Play purchases and ATM fees are not refunded.

**Reward Administration** - iTunes, Amazon.com and Google Play purchases are refunded via a "grant" and "credit" process. On the last day of each Statement Cycle in which you qualify, we establish a refund "grant" of up to and including \$7.00 for your account. Each "grant" is valid for up to and including 30 calendar days. All iTunes, Amazon.com and Google Play refunds are "credited" against your account's oldest active "grant". If the account is closed, you will forfeit any refunds grants that have not been credited to your account.

Rates and rewards are variable and at our discretion may change after the 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

**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 bank will refund up to an aggregate total of \$10.00 (which includes any applicable taxes) for any iTunes, Amazon.com or Google Play 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 \$10.00 posts and settles to your account. This bonus will be treated as interest 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. A \$10.00 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 3 months of account opening, we will 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 account.

**Additional Information** - 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 this account.

There are no recurring monthly service charges associated with this account. See accompanying Miscellaneous Fee Schedule 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 the account's qualifications. Contact a Customer Service representative for additional information, details and enrollment information.

Limited to Arkansas residents only. The cost of checks, deposit slips, and withdrawal tickets will vary depending on the style selected and the quantity ordered.

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.

**Optional Overdraft Privilege Services** - (After 30 days and upon approval - Normal Overdraft per item fee applies). See separate "Overdraft Privilege Disclosure" for detailed eligibility criteria and other constraints.

**Account Fees:** The following fees apply to this account: Dormant Account Fee: \$5.00 monthly (after 12 months of inactivity) and balance is less than \$200.00; Chargeback Fee (Deposited or Cashed Item Returned Unpaid): \$5.00 Per item; and Account Closing Early (within 90 days): \$30.00.

MISCELLANEOUS FEES AND CHARGES

Miscellaneous

- Account Closing Early (within 90 days): \$30.00
- Account Reconciliation Assistance: \$20.00 Per Hour
- Audit Confirmation: \$15.00
- Cashier's Check Issuance Fee: \$5.00
- Collection Fee: \$25.00
- Deposit Verification : \$15.00
- Dormant Account Fee: \$5.00 monthly
- Foreign Currency Exchange/Purchase: \$10.00 (Correspondent Bank Processing Fee will increase this fee)
- Freeze Watch By Check Number: \$30.00
- Garnishment/Tax Levy Fee: \$50.00
- Lost Instrument Bond: \$30.00
- Personal Money Order Issuance Fee: \$3.00
- Photocopy (per copy): \$0.25
- Post Dated Item Request: \$30.00
- Request Statement: \$20.00
- Statement Activity Print Out: \$3.00
- Statement to Alternate Address: \$5.00
- Duplicate Statement: \$5.00
- Statement Hold Fee After 60 Days: \$5.00
- Statement Special Request: \$20.00
- Stop Payment Fee : \$30.00 per item
- Chargeback Fee : \$5.00 per item (Deposited or Cashed Item Returned Unpaid)

Bill Pay

- Bill Pay Payment > 15: \$1.50 Per item
- Person-to-Person Email Payment: \$1.00 Per Payment

ATM/Debit Card

- Cash Withdrawal at Non-Proprietary ATM: \$2.00
- Debit Card Rush Replacement: \$30.00
- Debit Card Replacement: \$5.00
- Non-Proprietary ATM Inquiry or Transfer fee: \$1.00

Safe Deposit

- Safe Deposit Annual Fee 3X5: \$20.00
- Safe Deposit Annual Fee 5X5: \$25.00
- Safe Deposit Annual Fee 3X10: \$35.00
- Safe Deposit Annual Fee 4X10: \$40.00
- Safe Deposit Annual Fee 5X10: \$40.00
- Safe Deposit Annual Fee 10X10: \$80.00
- Safe Deposit Annual Fee 10X15: \$105.00
- Drilling Fee After 6 Months Past Due: \$150.00
- Surrender of Box With 1 key: \$50.00
- Late Payment Fee For Every 30 Days: \$10.00

Research

- Research (per hour with \$10.00 minimum): \$30.00
- Research Copy: \$1.00 Per item

Wire Transfers

- Incoming Wire Transfer : \$10.00 (Incoming International Wire Transfer may Increase this Fee)
- Outgoing Domestic Wire Transfer: \$25.00
- Outgoing Foreign Wire Transfer: \$55.00

Overdraft Fees

- Overdraft Item Fee : \$30.00 per Item Paid
- Insufficient Item Fee: \$30.00 per Item Returned Unpaid
- We may charge you more than one fee for any given item as a result of a returned item and representment of the item
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Member  
FDIC