

KASASA SAVER W/KASASA CASH

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.

Interest Rates and Annual Percentage Yields are current as of 08-07-2023.
For current rate information call (870) 238-8171.

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Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.01, the interest rate paid on that portion of the balance will be 1.00%. The annual percentage yield for this tier will be 1.00%. If the daily balance is more than \$10,000.00, but less than \$1,000,000.00, the interest rate paid on that portion of the balance will be 0.20%. The annual percentage yield for this tier will range from 1.00% to 0.21%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$10.00 to open this account.

This disclosure contains the rules that govern your Kasasa Saver deposit account when it is linked to a Kasasa Cash checking account. Please refer to both this **AND** the corresponding Kasasa Cash Truth-in-Savings disclosure to ensure you have all of the information that is associated with your accounts.

Kasasa Saver is a free, variable rate, savings account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.

The **Rate Information** section above documents the interest rate and Annual Percentage Yield (APY) earned when your linked Kasasa Cash Checking account qualifications **are** met during a Monthly Qualification Cycle. The monthly qualification cycle will end on the second Tuesday of each month. The statement will cycle on the following Wednesday.

NOTICE: If your linked Kasasa Cash checking account qualifications are **NOT** met during a monthly qualification cycle, ALL balances in your Kasasa Saver account will earn an interest rate of 0.05% with an Annual Percentage Yield of 0.05%. (We will use the average daily balance method to calculate the non-qualification 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.)

Interest and ATM Fee reimbursements will be credited to your Kasasa Cash checking account on the last day of the current statement cycle and are automatically transferred to the linked Kasasa Saver within one day.

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

Rates and rewards are variable and at our discretion may change after account is opened without prior 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.

Additional Information Regarding Your Kasasa Saver Account.

Linked Accounts: You must have a linked Kasasa Cash checking account in order to open a Kasasa Saver account, and the Kasasa Cash checking account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you close or we close your Kasasa Cash checking account, your Kasasa Saver account will be closed as well. When linked to Kasasa Saver, ATM fee reimbursements earned within the Kasasa Cash Checking are credited directly to the Kasasa Saver account on the first processing day of the following statement cycle.

Account Limitations:

You are permitted to make no more than six (6) transfers per calendar month. Permitted transfers include: Automatic transfer from Savings account into another account, transfers made to another account of same depositor when made by telephone, fax, Internet Banking or Univoice. Transfers not permitted include: Checks payable to a third party, debit card transactions, or transfers to a third party when made by automatic transfer, ACH, telephone, or fax.

There are no limits when transferring for the purpose of repaying loans at our institution or for transfers or withdrawals when made by mail, messenger, ATM, or in person, or for withdrawals made by telephone via check mailed to you.

Use & Number of Accounts: No minimum balance is required to qualify for the account's rewards. This account is not to be used for commercial purposes. There is a limit of one Kasasa Saver account per social security number. Applicants must be 18 years of age or over. Limited to Arkansas residents only.

Fees: There are no fees to open a Kasasa Saver account. There are no recurring monthly service charges associated with this account. See Accompanying schedule of Miscellaneous Fees and Charges that may apply to this account.

More Details: Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of the Kasasa Saver's linked Kasasa Cash checking account's qualifications. Contact a Customer Service representative for additional details and enrollment instructions.

Rates and rewards are variable and at our discretion may change after the account is opened without notice to you.

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

You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

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 representation of the item
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**Member
FDIC**