

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from
CITIZENS BANK
100 McMurry Blvd
Hartsville, TN 37074
(615) 374-2265

**Kasasa Cash Back
Truth In Savings Disclosure**

Minimum balance to open - No minimum deposit to open this account.

Minimum balance to avoid minimum balance fee - There is no minimum balance required to earn reward OR to maintain the account.

Deposit limitations - You may make an unlimited number of deposits into your account.

Reward Information- When qualifications **are met** during the Monthly Qualification Cycle, you will receive 4% cash back on up to a total of \$200 debit card purchases that post and settle to your account during the Monthly Qualification Cycle. A maximum of \$8 cash back reward may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to a maximum of \$25 (max 4.99 per single transaction) for domestic ATM withdrawal fees incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented to a representative at one of our branches for reimbursement of an individual ATM fee of \$5.00 or higher. If you believe that you have not been reimbursed the correct amount, please contact us.

The cash back reward and domestic ATM withdrawal fee reimbursements will be credited to your account on the last day of the statement cycle.

When the account qualifications **are not met**, no cash back rewards are made and ATM fees are not reimbursed.

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

Effect of closing account - If the account is closed before the rewards are credited to the account, you will not receive the earned cash back reward nor ATM withdrawal fee reimbursements.

Qualifications –

To qualify for rewards and receive reimbursements on your ATM withdrawal fee surcharges, you must perform the following during the monthly qualification cycle:

- **Have at least 1 automatic payment (ACH) or direct deposit post and settle***
- **Have at least 12 debit card purchases post and settle***
- **Be enrolled and receive e-statement each monthly qualification cycle**
- **Be enrolled and log into online banking each monthly qualification cycle**

Enrollment in online banking and in e-statements is required to meet certain qualifiers. Please contact us for details on how to enroll.

**Please note that transactions MUST post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify for the account's rewards. Transactions may take one or more banking days from the date the transaction was made to post and settle to an 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, debit card purchases processed by merchants and received by our bank as ATM transactions, and purchases made with debit cards not issued by our bank.

Monthly Qualification Cycle and Monthly Statement Cycle Explanation -

The Monthly Qualification Cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

The monthly statement cycle begins on the 3rd Friday of the month and ends on the 3rd Thursday of the next month. If the 3rd Friday is federal holiday, the statement cycle ends on the previous business day and the next statement cycle will begin the next calendar day.

Business days are Monday through Friday excluding federal holidays.

Other Account Information:

Kasasa Cash Back is limited to one (1) account per social security number/person.

See separate Fee Schedule for fees that may apply to this account.