

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**  
from  
**CITIZENS BANK**  
100 McMurry Blvd  
Hartsville, TN 37074  
(615) 374-2265

**Kasasa Tunes**  
**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.

**Sign-Up Credit.** When you open and fund your account, you will be reimbursed up to a maximum total of \$20.00 (which includes any applicable taxes) for iTunes or Amazon.com purchases made with your Citizens Bank debit card that post and settle to your account during the first 45 calendar days after your account is opened. Transactions may take one or more banking days from the date the transaction was made to post and settle the account. The reimbursement will be credited to your account on the last day of the statement cycle in which your purchases posted and settled your account. Purchases that post and settle to your account on the last day of your statement cycle will be reimbursed on the last day of the following statement cycle. There is no minimum balance requirement to receive the sign-up credit. Any portion of the Sign Up Credit that is not used within the stated time period will be forfeited.

**Reward Information:** When qualifications **are met** during the Monthly Qualification Cycle, you will earn up to a maximum total of \$5.00 (which includes any applicable taxes) in reimbursements for any iTunes or Amazon.com purchases. In order to be reimbursed, purchases must be made with your Citizens Bank debit card and must post and settle to your account during the Monthly Qualification Cycle in which you met the qualification requirements. Transactions may take one or more banking days from the date the transaction was made to post and settle the account. The reimbursement amount will be credited on the banking day after the end of the monthly qualification cycle in which the purchases posted and settled your account.

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. ATM fee reimbursements will be credited to your account on the last day of the statement cycle.

When the account qualifications **are not met**, iTunes or Amazon.com purchases and ATM withdrawal fees are not reimbursed.

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, you will forfeit any rewards that have not been credited to your account.

## **Qualifications –**

To qualify for rewards, you must perform the following during the monthly qualification cycle:

- **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 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 3<sup>rd</sup> Friday of the month and ends on the 3<sup>rd</sup> Thursday of the next month. If the 3<sup>rd</sup> 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 Tunes** is limited to one (1) account per social security number/person.

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